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ISSUED: June 1, 1953

REV.: Various parts under constant revision to conform to changes in cost of living.

TITLE : Assistance Budget Manual

SUBJECT: Budgetary Standards for Blind Assistance, Home Life Assistance, Old Age Assistance and Permanent and Total Disability Assistance.

STATUTORY REFERENCE: R.S. 30:4B-2, 30:4C-4, 30:5-36, 30:6-3, 44:7-6 and 44:7-12.

Elmer V. Andrews
Director of Welfare

Approved:

by _____
President,
State Board of Control

DEPARTMENT OF INSTITUTIONS AND AGENCIES
DIVISION OF WELFARE

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DEPARTMENT INSTITUTIONS AND AGENCIES

DIVISION OF WELFARE

CATEGORICAL ASSISTANCE BUDGET MANUAL

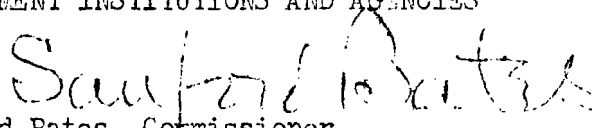
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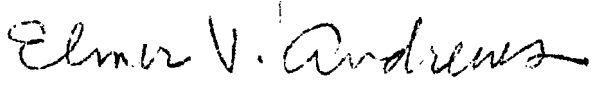
ASSISTANCE BUDGET MANUAL

This is an official Manual of standards and procedures pertaining to assistance budgeting and is to be uniformly applied in the four categorical assistance programs.

Such revisions as subsequently become necessary will be issued in the form of new pages which can be incorporated in the Manual in the place of pages which become obsolete. Any revisions become operative only when issued over the signatures of the Commissioner of Institutions and Agencies and the Deputy Commissioner in Charge of Welfare.

DEPARTMENT INSTITUTIONS AND AGENCIES


Sanford Bates, Commissioner


Elmer V. Andrews
Deputy Commissioner in Charge of Welfare

Blind Assistance

Home Life Assistance

Old Age Assistance

Permanent and Total Disability Assistance

June 1, 1953

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100. Introduction

101. The policy and procedures established by the regulations in this manual are based on the concept that the purpose of public assistance is to supplement the total resources, in cash or in kind, otherwise available to eligible persons, if supplementation from public funds is necessary to maintain normal and healthy living. Supplementation is warranted only when the resources otherwise available to the client are fully and effectively utilized, and to the extent necessary to meet current requirements at the standard established.

102. To attain these objectives, the Manual

- (a) defines the basic requirements which the agency recognizes as essential;
- (b) describes the circumstances in which additional requirements may be recognized as essential to those clients whose situations present special circumstances;
- (c) establishes the monetary values (i.e. allowances), or methods of determining the monetary values, for all recognized requirements;
- (d) prescribes methods for evaluating and considering resources otherwise available to the client;
- (e) establishes procedures for fixing the amount of assistance.

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103. DEFINITIONS

For purposes of this statement of policy and procedure the following terms shall be applied as here defined or as defined in the sections referred to:

- activity, minimal - as defined on Appendix page 1a.
- activity, moderate - as defined on Appendix page 1a.
- activity, strenuous - as defined on Appendix page 1a.
- agency - Board of Child Welfare; Bureau of Assistance; County Welfare Board; Commission for the Blind; whichever is appropriate.
- allowance - is the monetary value of a standard.
- basic requirement - as defined in Section 201.
- boarder, roomer,
roomer-boarder - a person, other than a member of a "family unit", whose acceptance in the household is dependent upon payment in cash for board, room or room and board. A client may be considered a boarder only under the circumstances specified in Section 212.2.
- budgetary statement - refers to form PA-3A provided by the agency on which has been entered the computations relating to allowances and income and the final budget computations relating to a client or clients in support of the action recommended or approved.
- categorical assistance - Old Age Assistance, Assistance for the Blind, Home Life Assistance and Disability Assistance.
- city worker's family budget - as defined in Section 606.
- client - in O.A.A., A.B. and D.A.; the individual applying for or receiving assistance; in Home Life: the child or children for whom assistance is being applied for or received and, in proper cases of need, the mother or woman applying for or receiving assistance on behalf of such child or children.
- earned income exemption - as defined in A.B. Director's Letter #18.
- earned income, budgetable - as defined in Section 503.
- earnings, seasonal - as defined in Section 503.3.

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103. Definitions (cont'd)

- element - refers to an item included in the basic requirements, personal needs and household operations.
- emancipated - release of a child from the duty to serve and obey his parent, conferring on the child the right to his earnings. Emancipation may be expressed or implied from the circumstances.
- evaluation of capacity of legally responsible relatives to support - refers to form PA-3B provided by the agency and as defined in Section 703.1.
- family size - as defined on Appendix page 1.
- family unit size - refers to the number of persons in the family of a legally responsible relative and is used in applying the Schedule of Exemptions. See Sections 605 and 607.
- legally responsible relatives - as defined in Section 602.
- marginal household - as defined on Appendix page 4, paragraph 4b.
- monthly amount - monthly amount of income or monthly allowance for any requirement for which a monthly allowance is not already established is to be computed on the basis of $4 \frac{1}{3}$ weeks per month.
- needy person - whenever in this manual reference is made to a needy person or persons in need, it means a person whose individual budgetary requirements when computed in accordance with this manual (excluding Chapter 600) exceeds the income and resources available to him.
- ownership of real or personal property - whenever referred to in this manual, includes any and all right, title or interest, legal or equitable to such property.
- per capita - whenever in this manual an amount or allowance is directed to be apportioned "per capita"; in Home Life the number of individuals included in the term "client" shall be counted.
- recurring - refers to an item of expense or an item of income which is repeated in monthly amount over periods of two months or more.

103. Definitions (cont'd)

- resources - when pertaining to a client, see Section 501.4.
- resources, available - when pertaining to a client, see Section 502.
- resources, potential - when pertaining to a client, see Section 504.
- schedule of exemptions - applies to legally responsible relatives as defined in Section 607.
- self supporting household - as defined on Appendix page 4, paragraph 4b.
- shelter unit - refers to a group of persons living together as a household. Boarders, roomers and roomer-boarders, even though not otherwise members of the family or household group shall be counted as members of the shelter unit for determining client's per capita share of shelter costs.
- special circumstance requirement - as defined in Section 301.
- spouse - in Disability Assistance, Old Age Assistance and Aid to the Blind, the husband or wife of the person whose status is under consideration; in Home Life, the natural or adoptive father of the eligible child or children.
- standard - specifies the item or items necessary for adequate minimum living for either a basic or a special circumstance requirement and is used in pricing for determining an allowance.
- state office - Office of the Commission for the Blind in Newark; Central Office of the Board of Child Welfare in Trenton; Bureau of Assistance in Trenton for Old Age Assistance and Disability Assistance; whichever is appropriate.

Revised 5/4/49

200. BASIC REQUIREMENTS

201. The basic requirements which the agency recognizes are:

Food	Household Supplies
Shelter	Clothing
Fuel	Personal Incidentals
Utilities	

202. Each basic requirement must be recognized and accounted for in the budget for every client and every assistance unit,* This is accomplished by whichever of the following methods is appropriate:

(a) by inclusion of the appropriate monetary allowance, or group of monetary allowances, authorized for such requirement.

Examples:

(1)	(2)
Food.....\$22.00	Food:
Shelter:	Reg. Amt.....\$22.00
Rent..... 15.00	Sp. Diet..... 8.45
	Shelter:
	Mtg. Interest..... 10.00
	Taxes..... 10.00

(b) by indicating that the requirement is included in the monetary allowance for some other requirement. This is accomplished by entering the code letter "S".

Examples

(1)	(2)
Board.....\$45.00	Shelter:
Food.....)	Rent.....\$25.00
Shelter.....) S	Fuel.....) S
Fuel.....)	Utilities.....) S
Utilities.....)	

(c) by indicating that the requirement is available to the client without monetary cost. This is accomplished by entering the code letter "P".

Examples:

(1)	(2)
Where a person works as a domestic with maintenance provided as full or partial compensation:	Where a client has entered a nursing home with a complete essential wardrobe available:
Food.....)	Clothing..... "P"
Shelter.....) "P"	
Fuel.....)	
Utilities.....)	
Clothing.....\$10.00	

* Refer to Chapter 400 for further information concerning the budgeting of an assistance unit which is used to determine the benefit available as a resource to a client member of the unit.

203. Authorized monetary allowances, or the methods for determining authorized monetary allowances, for all basic requirements, are found in the appropriate schedule included in the appendix to this manual.

204. For certain requirements (for example, food, clothing, personal incidentals) standard cost figures are established. They represent average costs actually prevailing in the community. The Department of Institutions and Agencies assisted by the staffs of the County Welfare Boards and the State Board of Child Welfare, collect and evaluate these costs periodically. Quantities and qualities used are those recommended by independent and nationally recognized research staffs. Standard allowances will be subject to revision whenever cost studies reflect an increase or decrease of 5% or more.

205. Food

205.1 Standard allowances for food are computed on a quantity-quality basis, applying price-sampling findings throughout the State to the Family Low Cost Food Plan of the Bureau of Human Nutrition, Home Economics Division, U. S. Department of Agriculture.

205.2 Differential standard allowances are established in relation to the following variant factors:

- age;
- physical activity;
- family size;
- meals necessarily purchased in restaurants;
- necessary special diets related to specified physical condition;
- necessary extra costs of food purchase and preparation related to specified physical handicap.

205.3 Food is a basic requirement and the appropriate standard allowance shall be included in every budget unless food is otherwise provided for the client regularly and in its entirety, in which event the proper code letter with appropriate explanation shall be entered in both the narrative report and the budget work sheet.

205.4 If part of necessary food is furnished to the client regularly so that he can depend on it to meet a measurable portion of his requirements, the monetary value of the food so furnished shall be estimated and such amount included on the income side of the budget with appropriate footnote as to the source of the food and the method of estimating its monetary value.

205.5 When food is produced for home consumption (vegetables, milk, eggs, etc.) in most instances the value of the food so produced is balanced by the cost of producing it, and therefore no income set-off to the standard food allowance is warranted. However, in those instances where the quantity of food produced is appreciable and continuous during a period of not less than three months, so that it is of measurable significance, the client's own estimate of the net value of the product shall be considered in determining the amount to be recognized on the income side of the budget.

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206. Shelter

206.1 Shelter is a basic requirement and must be recognized and accounted for in every budget. Because of the great variety of ways in which shelter is provided for clients, and the variety of elements which constitute shelter cost under varying circumstances, no standard cost figures are established, but certain limitations are established in relation to specified classes of shelter arrangements.

206.2 Methods for determining the proper monetary allowance to meet the shelter requirement are specified in the shelter section of the Appendix.

207. Fuel

207.1 Standard allowances for fuel (for heating and cooking) are computed on a quantity-quality basis, applying price-sampling findings throughout the State to the Stecker Maintenance Standard for 7 months heating, the cost of which is divided into 12 equal monthly allowances.

207.2 Differential standard allowances are established in relation to:

- type or types of fuel used;
- number of rooms necessary to be heated;
- number of persons for whom cooking is prepared;
- special adjustments for purchase of coal or wood in small quantities (i.e. by bag or basket)

207.3 Fuel is a basic requirement and must be recognized and accounted for in every budget. The appropriate standard allowance, or group of allowances, as specified in the Fuel section of the Appendix, shall be included in the budget, unless total fuel or all of a particular type of fuel, is otherwise provided for the client regularly without separate cost to him, in which event the proper code letter and explanatory notation will be entered.

207.4 If part of necessary fuel is furnished to the client regularly, or if, as in the case of firewood, he has opportunity to acquire it without monetary cost through his own labor of cutting, so that he can depend on it to meet a measurable portion of his requirements for fuel, the monetary value of such fuel shall be estimated and included on the income side of the budget with appropriate explanation in both the narrative report and on the budget work sheet.

207.5 Where the client is not the sole occupant of the premises, or a distinct portion of the premises, in which he lives, all rules and limitations, for apportioning or excluding costs, which are specified with respect to Shelter, shall apply also with respect to Fuel.

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208. Utilities

208.1 Utilities, comprising gas, electricity, or other fuel for lighting, and refrigeration, and water, constitute a basic requirement and must be recognized and accounted for in every budget. The appropriate standard allowance, or group of allowances, as specified in the Utilities section of the Appendix, shall be included in the budget, unless total utilities or all of a particular utility, is otherwise provided for the client regularly without separate cost to him, in which event the proper code letter and explanatory notation will be entered.

208.2 Differential standard allowances are established in relation to the following variant factors:

type or types of utilities used;
number of persons sharing utilities.

208.3 Where the client is not the sole occupant of the premises or distinct portion of the premises, in which he lives, all rules and limitations, for apportioning or excluding costs, which are specified with respect to Shelter, shall apply also with respect to Utilities.

209. Household Supplies

209.1 Household supplies, comprising laundry and cleaning materials and other housekeeping items needed regularly, constitute a basic requirement and must be recognized and accounted for in every budget. The appropriate standard allowance, as specified in the Household Supplies section of the Appendix, shall be included in the budget, unless total household supplies are otherwise available to the client regularly without separate cost to him, in which event the proper code letter and explanatory notation will be entered.

209.2 In all situations where the requirement of shelter is available to the client as a boarder or patient or as a member of a self-supporting household of relatives*, the requirement of household supplies shall be coded as "P" if no shelter allowance is made, or as "S" if a shelter allowance is made.

210. Clothing

201.1 Clothing constitutes a basic requirement and must be recognized and accounted for in every budget.

* See Shelter section of Appendix for definitions.

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210. Clothing (cont'd)

210.2 Standard allowances for clothing have been established, and are specified in the Clothing section of the Appendix. Standard allowances are differentiated in relation to age and physical activity. The appropriate standard allowance shall be included in the budget, unless total clothing requirements will be otherwise available to or provided for the client, in which event the proper code letter and explanatory notation will be entered.

210.3 The standard clothing allowances are intended to provide only for normal replacement of wardrobe and the recognized expense of cleaning and maintenance. Additional allowances may be required at particular times to provide an adequate wardrobe for a client or to replace essential clothing which has been destroyed. Where such additional clothing is needed, and where clothing provision must be made for clients not authorized to receive a regular monthly clothing allowance, it shall be provided on the basis of actual need and reasonable cost. Reasonable cost for specified items appear in the Appendix Section of the manual.

210.4 Any special or extraordinary allowance made for clothing as authorized in Section 210.3 shall appear in the budget as a special circumstance item, separate from and in addition to the basic requirement allowance, if any.

210.5 Where the client is bedfast or otherwise housebound as a patient in an institution, licensed nursing home, or home of unrelated persons, no regular monthly clothing allowance shall be made, but the basic requirement shall be met by granting special allowances, on the basis of actual cost, for the replenishment of essential wardrobe, the need for such special allowances to be considered at regular intervals of not more than six months.

211. Personal Incidentals

211.1 Personal incidentals is a basic requirement, comprising those items essential to personal grooming, sanitation, First Aid and such miscellaneous necessary expenditures as newspapers and other reading material, writing material, stamps, church and other group activities.

211.2 Standard allowances for personal incidentals are established and appear in the Personal Incidentals section of the Appendix. These allowances include the Stecker Maintenance Standard for personal grooming and sanitation, the New Jersey Department of Health Standard for Medicine Chest supplies and an additional allowance representing the monetary measure of the extent to which the agency can recognize personal incidental expenditures as an essential requirement for public assistance clients.

211.3 The appropriate standard allowance for personal incidentals shall be entered in every budget.

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212. Board and Lodging

212.1 It is recognized that an arrangement to purchase board and lodging at a specified sum is sometimes the most desirable arrangement that a client can make.

212.2 Board and lodging, or "board", as used in this section shall be understood to include the basic requirements of food, shelter, fuel, utilities, and household supplies. It shall be understood to include also such special personal care and attention as may be required by a client, except nursing care having a special character recognized by agency policy.*

212.3 An allowance for board and lodging as such shall not be included in the budget except under one of the following circumstances:

- (1) the client lives in the home of non-relatives and acceptance and presence there is based upon an agreement to make regular payment of a specified sum; or
- (2) the client lives in the home of non-legally responsible relatives and acceptance and presence there prior to the application for assistance or prior to the effective date of this regulation whichever is later was based upon an agreement to make regular payment of a specified sum; or
- (3) the client makes an arrangement to live in the home of non-relatives, or in the home of non-legally responsible relatives with whom the client has not theretofore been living, and the arrangement so made contemplates the regular payment of a specified sum as board; or
- (4) the client makes an arrangement to live, or to continue to live, in the household of any relatives who do not comprise an Assistance Unit, on the basis of contributing regularly a specified sum as board, where the amount of such specified sum is not greater than the total of the authorized allowances for food, shelter, fuel, utilities and household supplies which would otherwise be properly included in the client's budget.

212.4 The allowance for board shall be as paid, subject to the standards and limitations established in the Board and Lodging section of the Appendix.

* O.A.A. - Refer to Ruling #18
A.B. - Refer to Bulletin #__

Revised 5/4/49

300. SPECIAL CIRCUMSTANCE REQUIREMENTS

301. In addition to the basic requirements which must be included in determining the needs of any client and any assistance unit, there are other items which under special circumstances, constitute essential requirements for individuals whose situations present such special circumstances. Such special circumstance items may be regularly re-curring or non-recurring, depending upon the nature of the item and the circumstances of the individual.

302. The recognition of special circumstance items as assistance requirements, and the inclusion of monetary allowances therefore in the budget of any client or assistance unit, is in all cases conditioned on their essentiality for the health and welfare of the individual as established by factual information in the case record.

303. Certain special needs resulting from the individual circumstances are recognized as variations in the authorized monetary allowances for basic requirements, for example, restaurant meals, special diets, extra clothing, added costs occasioned by blindness in relation to food and clothing.

304. Additional special circumstance requirements, representing items distinct from any basic requirements, which may be recognized in the assistance budget, include the following:

- Laundry
- Telephone
- Moving
- Transportation
- Medical Care
- Nursing Care
- Expenses Incident to Handicap
- Indebtedness
- Insurance Premiums
- Property Repairs and Improvements
- Household Furniture and Furnishings
- Garbage Collection and Disposal

305. Standard cost allowances for special circumstance requirements are not established. Allowances for such requirements shall be made on an actual cost basis, subject to any limitations hereinafter stated with respect to any particular item and shall, except where otherwise specified, apply both to clients and other members of the assistance unit.

306. It is recognized that other special circumstances, not included in the above list, may arise, which in the judgment of the local agency are essential to health and welfare so as to warrant recognition in the budget. Such circumstances should be brought to the attention of the state office in order that a standard policy may be established and such policy made known to total staff.

307. Laundry

307.1 If a client cannot do his own laundry because of illness, infirmity, physical handicap, or lack of facilities, and this service is not available

(cont'd)

Revised 3/24/49

307.1 (cont'd)

to him as an incident of his shelter arrangements, and no one else is assuming this responsibility, a recurring allowance for laundry based on an estimate of actual average cost shall be included in the budget.

307.2 Authorized allowances for laundry are found in the Appendix Section of the manual.

308. Telephone

308.1 In those instances where it is demonstrated that a telephone is essential to the health and welfare of the client, or essential to earnings, a recurring allowance equal to the minimum cost of telephone service, or to the client's proportionate share of such minimum cost, shall be included in the budget.

308.2 Telephone service shall be recognized as essential for any client living alone who has blindness or other serious physical handicap.

309. Moving

309.1 The necessary transport and temporary storage of household goods, incident to the moving of the client, shall be recognized as a special circumstance requirement. A non-recurring allowance equal to actual cost shall be included in the budget, if no other arrangements can be made to provide this service without cost to the client.

310. Transportation

310.1 Transportation shall be recognized as a special circumstance requirement if essential transportation for any of the following purposes cannot be otherwise provided without cost to the client.

- a) to clinic, hospital, or doctor
- b) to visit members of immediate family in hospital or institution
- c) to nearest shopping center
- d) to place of employment
- e) to school
- f) to church

310.2 A recurring allowance equal to the estimated average monthly cost of minimum essential transportation, or a non-recurring allowance equal to actual cost of such transportation, shall be included in the budget.

310.3 If client has an automobile and its continued use is essential for any of the purposes mentioned, a recurring allowance equal to the estimated average monthly cost of minimum essential operation and maintenance shall be included in the budget.

311. Medical Care

311.1 The health needs of a client, including professional services, professionally prescribed drugs and supplies, and professionally prescribed prosthetics, which cannot be provided without cost to the client through utilization of existing family or community facilities, shall be recognized as a special circumstance requirement.

Revised 3/24/49

311. Medical Care

311.1 (cont'd)

Non-recurring allowances, based on actual cost, shall be included in the budget, unless expenses of procuring health services are otherwise provided for by agency policy.

311.2 Detailed rules and procedures governing recognition of medical care requirements as budgetary items are set forth in special statements of agency policy* to which reference should be made.

311.3 Medical Care requirements of non-clients in the assistance unit shall be recognized by allowances in the assistance unit budget based on estimates of actual cost.

312. Nursing Care

312.1 Detailed rules and procedures governing recognition of nursing care requirements as budgetary items are set forth in special statements of agency policy** to which reference should be made.

313. Expenses Incident to Handicap

313.1 The term "handicap" is considered here to include blindness, deafness, orthopedic disability, and infirmity resulting from old age or illness. When it is established that a client has a handicap, a recurring allowance based on estimated average cost, or a non-recurring allowance based on actual cost, whichever is appropriate, shall be included in the budget for any of the following, if they cannot be otherwise provided without cost to the client:

- a) guide for blind person
- b) maintenance of Seeing-Eye Dog
- c) chore boy
- d) purchase and maintenance of hearing aid
- e) purchase and repair of orthopedic appliances
- f) purchase and repair of eyeglasses and artificial eye
- g) purchase and repair of dentures
- h) purchase and repair of other essential prosthetics
- i) purchase or rental of hospital beds, wheel chairs, crutches, etc.

314. Indebtedness

314.1 A client's obligation to liquidate an indebtedness shall be recognized as a special circumstance requirement, warranting an allowance in the assistance budget, only where payment on such indebtedness is necessary to insure continuity of shelter or public utility service or the retention of essential household furniture and furnishings. In such circumstances there shall be included in the budget a non-recurring allowance equal to the amount necessary to liquidate the debt in full or a recurring allowance estimated to liquidate the debt over a stipulated period of time, whichever is most appropriate to the circumstances.

* O.A.A. - see Ruling #
A.B. - see Bulletin #

** O.A.A. - see Ruling #18
A.B. - see Bulletin #

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314.2 If indebtedness of non-clients in the assistance unit is being liquidated by periodic payments of specified sums as demonstrated by appropriate evidence, add the following:

- (a) the monthly amount of such verified payments on indebtedness to the extent that they are legally required under any conditional sales or installment contract, or under any order of garnishment or other judicial decree; and/or
- (b) the monthly amount of such verified payments on indebtedness other than debts referred to in (a) above, but not in excess of 10 per cent of the net monthly income.

Do not duplicate under either (a) or (b) above any payments on indebtedness which have already been taken into account as shelter cost. Payments on account against running charge accounts in department stores and other retail stores for food, clothing, and other consumption items, are not to be considered indebtedness within the meaning of this section.

315. Insurance Premiums

315.1 A client's obligation to pay premiums on any life insurance policy, or fraternal, lodge, or death benefit, which is authorized to be maintained in force within the limitations stipulated in section 511.3 shall be recognized as a special circumstance requirement. A recurring allowance equal to the actual cost of such premiums shall be included in the budget.

316. Property Repairs and Improvements

316.1 It is recognized that repairs and improvements to property real or personal are sometimes necessary in order to insure health and safety and to maintain continuity of shelter. Where repairs and improvements answer this description they constitute a special circumstance requirement which shall be recognized. In such circumstances there shall be included in the budget a non-recurring allowance equal to the actual cost necessary to secure the repairs and improvements on the minimum reasonable basis as determined by estimates. A recurring allowance estimated to liquidate such cost over a stipulated period of time may be substituted for a non-recurring allowance when circumstances support such action.

317. Household Furniture and Furnishings

317.1 It is recognized that the purchase, replacement, or repair of essential furniture or house furnishings is sometimes necessary in order to insure health and safety and the maintenance of a reasonable standard of living. Under such circumstances, this constitutes a special circumstance requirement which shall be recognized. There shall be included on the budget a non-recurring allowance equal to the actual cost necessary to secure the essential items or service at a minimum price, or a recurring allowance estimated to liquidate the cost over a stipulated period of time, whichever is most appropriate to the circumstances.

318. Garbage Collection and Disposal

318.1 It is recognized that in certain municipalities garbage collection and disposal is not available as a government service and householders are required to pay fixed charges to private individuals or companies for this service. Under such circumstances, this constitutes a special circumstance requirement which shall be recognized. A recurring allowance equal to the actual monthly cost of such service shall be included in the budget.

500. RESOURCES

501. General Consideration

501.1 The Social Security Act and laws of the State of New Jersey provide that the agency shall consider all income and resources of the client in determining need and in determining the amount of assistance to be granted except that in the Aid to the Blind program the first \$50. of client earned income shall be disregarded.*

501.2 The establishment in this Manual of certain measures and procedures for determining need and the amount of grant, does not imply the exercise by the agency of any control, or restriction of the client's use and expenditure of the income or resources which are so measured.

501.3 The allowance standards authorized in this Manual are calculated to be adequate and complete; there is therefore no basis for ignoring or discounting certain resources as a means of meeting alleged needs not required by the standards; except that in the Aid to the Blind program the first \$50 of client earned income shall be disregarded in determining the amount of assistance to be granted.*

501.4 Resources are defined as cash, or any other property of value, real or personal, the disposition of which is in the control of the client and which is available, or can be made available, for the support of the client.

501.5 The following principles shall govern in the consideration of resources:

- a) The client shall identify for the agency and participate in the evaluation of his own resources. Resources are of two kinds: available (see Section 502) and potential (see Section 504).
- b) Whenever any resource or a portion thereof cannot be identified as being exclusively that of a single individual it shall be apportioned on a per capita basis in order to determine the amount available to the client.

502. Available Resources

Only available resources shall affect the amount of the grant. The following shall be considered available resources, and their effect on the determination of need and the amount of the grant, whether at the time of application or at any other later time during the period when the client is receiving assistance, shall be as prescribed.

502.1 Moneys Available in a Lump Sum

- a) The entire amount of moneys available for the support of the client at the time of application shall be considered in determining eligibility

* Refers to A.B. Director's Letter #18

on the basis of need. If the amount of such moneys is insufficient to meet the budgeted requirements of the client for a period of thirty days, a grant shall be made in accordance with provisions of the Manual, but the grant for the first month shall be limited to an amount necessary to meet the deficit between the available cash and total requirements for that month. If the amount of such moneys is sufficient to meet the budgeted requirements of the client for a period of thirty days or more, the client shall be considered ineligible.

- b) The entire amount of moneys which may become available to the client at any time during the period where assistance is being received shall be considered in determining need. (Any money which becomes available to the agency from liquidation of a potential resource owned by the client at the time of application, and which the agency, pursuant to an agreement or arrangement with the client, claims and retains as repayment for assistance extended during the period of liquidation, is not included within the meaning of "moneys available to the client" as used in the preceding sentence.) If the amount of such moneys available to the client is insufficient to meet the budgeted requirements of the client for a period of three months, the grant shall be adjusted, by reduction or suspension, for a period of time during which the client may be supported by such moneys. If the amount of such moneys available to the client is sufficient to meet the budgeted requirements of the client for a period of three months or more, the grant shall be terminated.

502.2 Resources on which Cash can be immediately realized.

The cash, which can be realized by the sale or pledge of a resource within a period of seven days, shall be considered in the same manner as prescribed in Section 502.1 (for information concerning all other resources see Section 504.1).

502.3 Regular Recurring Income

Regular recurring income includes moneys received as income from employment or business, income from investments, trusts, estates, support payments by relatives, or benefits from OASI, Workmen's Compensation, Railroad Retirement, Veterans Administration, Union, Lodges, etc. (When benefits are granted for special purposes in accordance with intent of the law under which they are provided, such as education, rehabilitation, medical costs, etc., such benefits shall be recognized as a resource applicable only to the particular requirements for which they are granted).

- a) When such income recurs at monthly intervals or less it shall be budgeted as monthly income.
- b) When such income recurs at intervals greater than a month, it shall be budgeted in accordance with either of the following procedures, whichever may be more appropriate in the judgement of the agency, for the individual case situations.
 - 1) Apply the amount of income in total to meet current monthly requirements and reduce or suspend the grant as may be appropriate.
 - 2) Prorate the amount of income on a monthly basis between the periods of payment, provided that such income shall not be prorated to cover monthly periods in advance of the actual receipt of the income.

502.4 Income in Kind

Income in kind, when clearly identifiable as to nature and availability shall be recognized as requirements provided in whole or in part. When it becomes necessary to appraise the monetary value of income in kind, other than home produce, the amount so appraised shall not exceed and shall be proportional to the corresponding authorized allowance which includes the item being furnished in kind (see Appendix for guidance and appraisal).

Home produce may either be produced by or contributed to a client. Home produce refers to farm and garden products such as eggs, milk, poultry, potatoes and other vegetables which are consumed by a client and his family and does not refer to the sale of any home produce. When home produce is sold, net income shall be computed according to Section 503.2. When home produce is available in the amount stated in the section of the Appendix pertaining to home produce, the monthly cash value of such income in kind shall be determined according to the method outlined on Appendix pages 12, 13 and 14.

502.5 Occasional Gifts and Contributions

Purely occasional gifts of nominal amount or value such as those given on birthdays, Christmas, and other holidays, shall be disregarded.

502.6 Supplemental Aid by Other Agencies or Organizations

Supplemental aid by other agencies and organizations whether public or private need not be considered as income (i.e. need not be deducted in determining the amount of assistance needed) provided the following concurrent conditions are met:

- a) That the aid granted by other agencies is not in the form of cash to the client.

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- b) That there is no duplication between the aid granted by the other agency and the public assistance grant.
- c) That the aid granted by the other agency is for a special purpose not within the function of the public assistance agency, for example, vocational rehabilitation - or that the aid granted by the other agencies is in the form of a service or commodity other than a basic requirement.

502.7 Income from Relatives and Friends

Consideration of resources to be derived from relatives and friends must be made in terms of social as well as legal relationships, since it is recognized that interest and willingness to assume responsibility are not limited to relatives obligated by law. When income from relatives or friends is available regularly to the client it shall be budgeted as in Section 502.3. For evaluation of income from legally responsible relatives see Section 600.

503. Methods for Determining Budgetable Earned Income of a Client*

503.1 From Employment

- a) A client's budgetable earned income will be considered as the total wages, bonuses and commissions etc., in cash or in kind, currently received from the employer less deductions by the employer for withholding taxes, union dues, any compulsory contribution to a retirement plan, and garnishments.
- b) Expenses of employment, which are not personal but necessary for continued employment as tools, materials, special uniforms or transportation to call on customers may be deducted from the budgetable earned income as defined in (a) if not furnished by the employer.
- c) Deduction for any other purposes will not be recognized, and if they are being made this amount should be added to the net sums actually received by the employee in order to determine budgetable earned income.
- d) Earnings shall be verified from voucher records or statements in writing submitted by the employed person, subject to additional verification as required by agency standards.
- e) Where a client's weekly or monthly earnings are of irregular amounts, the current income for budgetable purposes shall be the average earnings computed from the 8 weeks experience immediately preceding the determination.

*This section does not apply in A.B. Program - See A.B. Director's Letter #18.

- b) That there is no duplication between the aid granted by the other agency and the public assistance grant.
- c) That the aid granted by the other agency is for a special purpose not within the function of the public assistance agency, for example, vocational rehabilitation - or that the aid granted by the other agencies is in the form of a service or commodity other than a basic requirement.

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*This section does not apply in A.B. Program - See A.B. Director's Letter #18.

503.2 From Self Employment

- a) Earned income from self employment (other than when an assistance client is operating a rooming or boarding home) is considered to be the net profit from a business enterprise, farming, etc. Net profit is the total revenue less the cost of producing the revenue (business expenses). Personal expenses such as income tax payments, lunches and transportation to and from work are not to be considered as business expenses.
- b) A client's budgetable earned income from self employment is the net profit as defined in (a) less income taxes and Social Security Taxes when required.
- c) Persons who are self employed shall be required to submit evidence of business receipts and expenditures as the basis for a sound estimate of budgetable income. If the person is unable to submit satisfactory records, an evaluation based on current operations as observed and reported by the worker shall be made.

In the case of a client who is self employed, if it is clearly evident that the expenses of producing the income exceed the income produced, assistance should not be granted or continued, if the client persists in operating the business, since this in effect would be using public assistance in subsidizing a failing business.

503.3 From Seasonal Earnings

Seasonal earnings refers to income from work which is only available during certain periods of the year and shall be considered in the same manner as prescribed in Sections 503.1 or 503.2 whichever is applicable.

503.4 Net Income to Client from Legally Responsible Relatives who are living in the home with the client.

If self supporting relatives are living in the home with a client they shall be expected to pay for the services they are obtaining. In all such situations, net income shall be determined as follows:

1. From the actual amount paid by the relative deduct prorata share of the shelter and the budgetary allowances for the items supplied by the client, to show net income.
2. When a legally responsible relative is a roomer in the home of a client, shelter, water, heat, electricity, household supplies and bed and bathroom linens and laundry of the same are the items supplied.

3. When a legally responsible relative is a roomer-boarder in the home of the client, shelter, water, heat, utilities, household supplies, refrigeration, food, bed and bathroom linens and the laundry of the same are the items supplied.

Examples:

- a) A legally responsible relative rents a room in the home of a client and pays \$10.00 per week or \$43.33 per month. What is the net monthly income to the client?

Budgetary allowances for supplied items:

Water	\$.50
Heat	4.18
Electricity	1.00
Household supplies	.75
Prorata share of shelter (assumed)	15.00
Bed and Bathroom Linens and Laundry of the same	2.00
	<u>\$23.43</u>

\$43.33 minus \$23.43 equals \$19.90 net monthly income to client.

- b) A 40 year old, moderately active, legally responsible relative is a roomer-boarder in the home of his parents who receive assistance, also, residing in this home is an elderly Aunt. The legally responsible relative is paying the client \$15.00 per week (\$65.00 per month) for his room and board. What is the net monthly income to the client from the roomer-boarder?

Budgetary allowances for supplied items:

Food	\$22.25
Prorata share of shelter (total shelter cost is \$40 divided by 4)	10.00
Water	.25
Heat	2.93
Electricity	.63
Fuel for Cooking	.65
Bed and Bathroom Linens and Laundry of the same	2.00
Refrigeration	.38
Household supplies	.75
	<u>\$39.84</u>

Net monthly income to client from roomer-boarder is (\$65.00 minus \$39.84) \$25.16.

4. Whenever a legally responsible relative who has an evaluated capacity to support the client (as determined by section 600) is a roomer or roomer-boarder in the home of a client and is paying an amount in excess of the cost of the services, the excess should be credited against his evaluated capacity to support.

503.5 Net Income to Client from One Roomer, or One Table-Boarder or One Roomer-Boarder.

The net income to the client from one roomer, or one table-boarder or one roomer-boarder who is not a legally responsible relative and who is living in the home with the client is to be determined according to Section 503.4.

503.6 In any situation under section 503.4, or 503.5, the budgetary allowances to the client in the "Client's Budget" for the items supplied to roomers, boarders and table-boarders as water, heat, utilities, household supplies, laundry, refrigeration and shelter shall be limited to the client's prorata share of such items. The entry of income to the client in the "Client's Budget" shall be limited to the net monthly income as computed in accordance with sections 503.4 or 503.5. It is assumed, for purposes of the "Client's Budget", that all such persons are paying an amount that is at least equal to the cost.

503.7 Net Income to Client From Roomers, Table-Boarders and Roomer-Boarders When There are Three or More Persons (including the client) in the Home.

The net income to the client from the roomer, table-boarders and roomer-boarders who are not legally responsible relatives and who are living in the home with the client is to be determined as follows:

Cost figures as set forth below, plus the prorata share of shelter (except for table-boarders) is subtracted from the amount paid to determine net income. The client's budget is computed as usual but will only include his prorata share of shelter. (In the case of table-boarders, the total shelter cost will be included in the client's budget).

Cost Figures:

Roomer (items supplied include light, household supplies, water, fuel, bed and bathroom linens and laundry of same). \$ 8.60

Table-Boarder (items supplied include food, cooking fuel, household supplies, refrigeration and water). \$31.25

Roomer-Boarder (items supplied include food, utilities, household supplies, fuel, refrigeration, water, bed and bathroom linens and laundry of same). \$38.10

Examples:

- a) A roomer in the home of a client
- | | |
|---|--------------|
| Cost figure for roomer | \$ 8.60 |
| (Plus prorata share of shelter (assumed)) | <u>15.00</u> |
| | \$23.60 |
- Roomer pays \$9.00 per week or \$39.00 per month.
 \$39.00 minus \$23.60 equals \$15.40 net monthly income.

- b) A table-boarder in home of a client
 Cost figure for boarder \$31.25
 Table-boarder pays \$12.00 per week or \$52.00 per
 month. \$52.00 minus \$31.25 equals \$20.75 net
 monthly income.
- c) A roomer-boarder in home of a client
 Cost figure for roomer-boarder \$38.10
 (Plus prorata share of shelter (assumed) 10.00
\$48.10
 Roomer-boarder pays \$70 per month.
 \$70.00 minus \$48.10 equals \$21.90 net monthly income.

504. Potential Resources

Potential resources are those resources which a client may possess without immediately affecting the amount of his assistance grant because not currently available for expendable use but which must be considered as a possible future source of support to the client.

504.1 Principles Affecting Potential Resources

- a) The agency shall recognize all potential resources and shall plan with the client to assure that all necessary steps are taken to:
1. convert to the extent hereinafter specified potential resources into cash, available to and expendable by the client for current requirements.
 2. develop a plan with the client, in advance so far as possible, for the utilization of potential resources, when they become converted, in relation to his current requirements.
 3. redetermine the client's eligibility and the amount of assistance, if any, to which he is entitled, as promptly as any potential resource becomes so converted.
- b) The client shall:
1. participate in the development of a plan for the liquidation and utilization of potential resources.
 2. consent to the accomplishment of the plan.
 3. take all necessary steps contemplated by the plans in order that the liquidation may be accomplished.
- c) Client must be informed at the time of application that all such resources must be liquidated.

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- d) Liquidation shall be completed within a period of six months from the effective date of this regulation or from the date of identification of the resource, whichever is later. However, in unusual situations, over which the client and the agency have no control, where it is impossible for liquidation to be completed in 6 months, such period may be extended, with the specific approval of the state agency, upon showing of good and sufficient cause by the local agency. Such showing should be made not earlier than the fifth (5th) month and not later than the sixth (6th) month.
- e) If any client shall willfully fail or refuse, within a period of thirty days after being requested in writing, to consent to or to take any action necessary in connection with a plan for liquidation, he shall be ineligible for assistance.

504.2 Factors Affecting Evaluation of Real Property

- a) Real property used as a home shall be considered as the house in which the client lives, and so much of the land on which such house stands as is reasonably necessary for the maintenance of the house. The precise dimensions of the necessary land will vary because of size of lots on which homes are built, zoning laws, etc., and this shall be a question of fact in each individual case. Real property owned by client or spouse which is used as their home shall ordinarily not be considered for liquidation.

However, when the cost of maintenance of such property is unreasonable or exceeds the shelter maximum when established in the Appendix of the Budget Manual, the impracticality of continued maintenance of the property shall be discussed with the client and plans for liquidation reviewed with him.

Whenever the client is absent from the home and such absence is of a permanent nature, the property shall be considered in accordance with subsection c. If at the time of departure from the home it appears that the absence will be temporary only, it shall be so considered for a period of 4 months following time of departure. At the end of such 4 month's period, the situation shall be reviewed and if the evidence still indicates a temporary absence only, it shall be considered as such for a further period not exceeding 9 months from the time of departure. If the client has been continuously absent from the home for a period of 9 months, the absence shall then be considered to be of a permanent nature.

However, in an extreme situation in which the application of this policy appears to be entirely unreasonable and impractical, the case should be submitted to the state agency for recommendations.

- b) Sale of Home - If a client sells his home, the amount realized shall be considered as an available resource. The client's eligibility shall be re-determined immediately.
- c) Real Property Other Than the Home - All other real property or an interest therein owned by a client and/or spouse living together shall be considered as a potential resource for liquidation.
- d) Plans for Liquidation of Real Property.
 1. Client shall be asked to place a monetary value on such property.
 2. The assessed value of such property shall be determined.
 3. Agency shall secure an independent appraisal of such property from reliable and disinterested persons as far as the client or the agency are concerned.
 4. Client shall be required to offer this property on the market for sale at an asking price to be named by the client. This price shall not be greater than the highest of the three figures (as obtained above) and not lower than the price set by the independent appraisal.
 5. Client shall be required to sell such property within a period of six months at the highest offer provided such offer is not less than the independent appraisal.
 6. Whenever the client presents evidence that such property cannot be sold or that all his efforts have failed to provide a buyer who is willing to buy the property at the established value the property must be re-evaluated.
 7. If a client has used reasonable diligence in seeking a purchaser and is unable to sell the property at any price, such property may be evaluated as having no substantive value, pending any change which might give value to the property.
 8. If encumbrances against the property, plus the cost of sale, equal or exceed the price at which the property can be sold, the

property need not be considered as a potential resource.

504.3 Personal Property as a Potential Resource

- a) All personal property must be evaluated to determine whether it is a potential resource that shall be liquidated.
- b) Household furnishings and personal clothing which are used and useful to the client are regarded as essential for adequate living and shall not be considered as a potential resource for liquidation. Household furnishings and personal clothing which are in storage are presumed to be not used and useful and shall be considered as a potential resource for liquidation in the absence of evidence to the contrary.
- c) Personal Effects - Incidental personal property, commonly recognized as personal effects as watches, jewelry etc., if regularly worn or of small intrinsic value, shall not be considered as a potential resource for liquidation. In unusual situations, however, where there may be an item or items of exceptional value, not regularly used and not essential to the clients' health and welfare, the client shall be informed that such personal effects shall be considered as a potential resource for liquidation.
- d) Automobiles - If the continued possession and operation of an automobile yields net income to the client or spouse or if public transportation is not available, or if the client or his dependent living in the home cannot use available transportation because of illness or a handicap, it shall not be considered as a potential resource for liquidation. In all other cases, the automobile shall be considered as a potential resource for liquidation.
- e) Livestock, Farm Machinery, Tools, etc. - Livestock, farm machinery, tools etc. which are ordinarily utilized in the production of some net income, either in cash or in kind, to the client or spouse shall not be considered as a potential resource for liquidation. Even if no net income is produced, if such possessions are actually used by the client their value as incentive to self help and self satisfaction warrants retention by the client. If livestock or any other similar property is owned by a child for the sole purpose of participating in an organized group or school activity (such as 4-H group) such property shall not be considered for liquidation. In all situations other than those cited above, such property shall then be considered as a potential resource for liquidation.

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f) Whenever a person ceases to make use of or is unable to make use of any personal property which was not considered as a potential resource because of such use, it shall then be considered as a potential resource for liquidation.

g)* Insurance as a Resource

1. Purpose of Insurance in the Assistance Budget

Life insurance shall be continued in force solely for the purpose of providing a reserve to meet reasonable burial cost and possible terminal expenses incident to last illness. Fraternal and lodge benefits that are in the nature of life insurance are not to be included within the meaning of this section unless there has been an agreement with the agency which stipulates that the benefit of such insurance will provide a reserve to meet reasonable burial costs and terminal expenses incident to last illness.

2. Premiums Included in the Assistance Budget.

The actual amount of premiums may be recognized in the client's budget as a special circumstance requirement only for clients eighteen or over and only for whole life policies or the equivalent (except in those cases where they cannot be converted) yielding a total death benefit not to exceed \$500.

It is assumed that policies of less than \$300 face value would not provide a death benefit of \$500. However, policies totaling \$300 face value or more or of a type other than whole life are to be submitted at the time of application to the L.I.A.B. (for all companies served by this Bureau) or the insurance company, for all others, for review to determine need for adjustment to the kind and amount stated in the preceding paragraph. Premiums shall be included in the client's budget until the recommendation for adjustment have been received. Thereafter, only the amount of the adjusted premiums shall be included in the client's budget.

It is understood that the L.I.A.B. (for all companies served by this Bureau) or the other insurance companies will take into consideration the following:

* Except in A.B. program. See A.B. Director's letter #9.

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- (a) reduced life expectancy because of poor health
- (b) disability income actually being paid
- (c) possible disability benefits.

The recommendations of the L.I.A.B. or the insurance companies shall be followed.

3. Premiums not Included in the Assistance Budget.

If a family wishes to retain insurance for children under the age of 18 the following conditions shall be observed:

- (a) Premiums for such insurance shall not be included in the client's budget.
- (b) Policies shall be limited to whole life or its equivalent at a weekly premium of not more than \$.10 unless the adjustment to this amount of premiums is impossible.
- (c) All policies must be submitted to L.I.A.B. (for all companies served by this Bureau) or the insurance company for all others.

4. General Statements Applicable to Sections 2 and 3.

Any moneys received as a result of adjustment are to be treated as "cash" under Section 502.1.

Any refusal on the part of the client to submit policies for review or to follow recommendations for adjustment shall render the client ineligible for assistance in accordance with Section 504.1.

There shall be an initial presumption that a person has control over the insurance on his life even though the policy is not in his possession. However, any insurance over which the insured has demonstrated that he has no control shall not be considered as a resource available for current maintenance. This demonstration shall include the presentation of evidence on the part of the person having possession that there is a justified reason for such possession.

When the terms of the insurance contract specify that the consent of the beneficiary is necessary for adjustment, borrowing or

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assignment and the beneficiary will not give his consent, then the insured shall be required to change his beneficiary to his estate.

When the insured does not have physical possession of the policy, he shall be required to avail himself of legal recourse, if necessary, to secure such possession unless it can be demonstrated that he has no legal right to possession.

- h) Suits and Claims - There are situations where the client is at time of application or subsequently becomes the owner of an interest in a suit or claim arising out of an accident, inheritance of legacy, insurance on the lives of relatives or others, statutory benefits or pensions, unfulfilled contracts or obligations coming to the client, etc. Such interests constitute personal property, and are potential resources which must be recognized. Realization of such interests in cash is frequently not immediately possible or even possible within a period of six months. Such interests when realized, frequently result in lump sum payments of substantial amounts and shall be considered as cash. Where assistance is extended during the period that the realization or liquidation of such an interest is pending, an agreement if authorized by law, shall be made whereby the client will, when liquidation occurs, repay the agency the amount of assistance extended during such period or the amount received as the result of the claim, whichever is the lesser.
- i) Stocks, Bonds, Mortgages etc. - Stocks, bonds, mortgages etc. which cannot be liquidated within a period of seven (7) days constitute a potential resource and shall be considered in the same manner as prescribed in Section 504.1.

State of New Jersey
COMMISSION FOR THE BLIND
George F. Meyer, Executive Director
Newark 2

A. B. DIRECTOR'S LETTER #9

INSURANCE

To County Welfare Board Directors:

The attached statement of policy on insurance in the Aid to the Blind program is being issued as a regulation for investigators. We believe you will find this statement helpful in properly considering insurance as a resource in accordance with section 504.3 (g) of the Budget Manual.

Inasmuch as blind people are not readily insurable by reason of blindness, except at prohibitive rates, the attached regulations have been set up in such a manner as to review their insurance estates in accordance with certain criteria, (see section 4a & 4b of the attached statement) in order to defer the liquidation of insurance holdings whenever indicated during the period that they are being considered for possible rehabilitation and return to self and family support. In this way the client's future and that of his family are not adversely affected by reason of premature adjustment of insurance. Once it is apparent that the client is not likely to be rehabilitated, insurance adjustment procedures will be executed.

This regulation has been carefully worked out with the Life Insurance Adjustment Bureau in order to protect the State's interest in the client's assets without any loss, even while it encourages family and personal action during the period of a client's adjustment to a serious handicap.

COMMISSION FOR THE BLIND

George F. Meyer
Executive Director

Approved:
Elmer V. Andrews
Deputy Commissioner in Charge of Welfare

STATEMENT OF POLICY ON INSURANCE

A. GENERAL

1. Assistance will not be withheld if the client is otherwise eligible, during the period of insurance evaluation.
2. Every insurance policy held by the client should be listed by the county investigator at the time of first contact and reviewed by him to determine whether the insured is entitled to disability benefits because of blindness: (a) in the form of cash payments or (b) waiver of premium.

All policies with a face value in excess of \$300 shall be submitted to the L.I.A.B. for review in the manner described under Section 7.

3. In general, insurance contracts will be limited to straight life policies with a death benefit value of \$500. However, adjustment of insurance holdings may be deferred for certain clients during a limited period of time which will enable the Commission to extend rehabilitation services aimed at returning the client to self-support.

Through correspondence with the State Commission for the Blind, the County Welfare Board investigator shall determine whether his client is considered a rehabilitation or non-rehabilitation case.

B. REHABILITABLE CASES

4. For purposes of insurance adjustment a rehabilitable case is defined as one likely to require Aid to the Needy Blind from one month to three years.
 - a. If the client's policies carry a death benefit value of \$500 or less then no action shall be taken to adjust the insurance.
 - b. If the client's policies should exceed a death benefit value of \$500 then action to adjust the insurance may be deferred during the period of rehabilitation. Decision will be based upon such factors as, L.I.A.B. recommendation, whether client has dependents, the size of the insurance estate and the susceptibility of the client for rehabilitation.

C. NON-REHABILITABLE CASES

5. A non-rehabilitable case is defined as one requiring prolonged aid with little likelihood of removal from the assistance rolls.
 - a. In all such cases, insurance shall be adjusted to a death benefit value of \$500.
6. Any unusual situation affecting insurance holdings not covered by the foregoing can be resolved thru communication with the State Commission offices in Newark.

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D. PROCEDURE

7. Procedure for evaluating Insurance Status thru the L.I.A.B.
 - a. When the insurance is issued by the Metropolitan, Prudential or John Hancock the county representative will fill in and submit Form 1 issued by the L.I.A.B. (see attached sample) and send this directly to the Life Insurance Adjustment Bureau, 450 Seventh Avenue, New York 1.
 - b. The L.I.A.B. will evaluate the individual's insurance estate and by agreement with the Commission will advise the State Commission for the Blind.
 - c. The State Commission for the Blind will interpret such advisement in terms of the status of the client and advise the County Welfare Board concerning appropriate action.
 - d. If the policy is issued by a company other than the three represented by the Bureau, address a letter of inquiry to the Home Office of the company which issued the policy and submit copy of the reply to the State Commission for the Blind for decision.

State of New Jersey
COMMISSION FOR THE BLIND
George F. Meyer, Executive Director
Newark 2

A. B. DIRECTOR'S LETTER #18

\$50. EARNED INCOME EXEMPTION

TO COUNTY WELFARE BOARD DIRECTORS:

Federal Law:

Section 1002 (a) of Title X of the Social Security Act states that "A State Plan for Aid to the Blind must (8) provide that the State agency shall, in determining need, take into consideration any other income and resources of the individual claiming aid to the blind; except that, in making such determination, the State agency shall disregard the first \$50. of earned income."

State Law:

Section 30:6-3, Revised Statutes of New Jersey reads, "In determining need, the Commission shall take into consideration all income and resources of the individual claiming relief, except that, in making such determination, the Commission shall disregard the first fifty dollars (\$50.) per month of earned income."

Interpretation:

The first \$50. of earned income shall be retained by the client each month and disregarded as a resource in so far as such income affects the establishment of eligibility, need, or the amount of grant; nor shall it be taken into consideration in determining the need of any other individual applying for or receiving public assistance under Titles I, IV, X or XIV of the Social Security Act.

Earned Income Defined:

Earned income is defined as any income received at periodic intervals by the blind client thru the receipt of wages, salary, fees, or profit from activities the individual engages in as an employee or in conducting a business enterprise. Income from dividends, rentals, etc., compensation for lack of employment, benefits from old-age and survivors insurance, or other public or private insurance funds are not to be included as earned income.

Procedure:

1. In the Aid to the Blind program earned income shall be based on the gross income received by the client, except as indicated in section (2) below.

- (a) For any person employed by another individual or company the gross income shall be the client's wage prior to deductions.

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- (b) In computing the gross salary of self-employed individuals (for example a vending stand operator or a client employed at a home industry occupation) gross income shall be determined by first subtracting the cost of raw materials or the cost of merchandise from the total monthly sales.
- (c) In computing earned income in kind the value of such income shall be established, preferably with the employer, and this amount shall be considered the gross income. (An example of this would be the ambulatory blind person in a home who receives part of his budgetary needs for such work as helper in the house, janitor, etc. If such an individual receives free shelter or part of his board for performing work duties such an individual shall receive a budgetary allowance equal to the value of the shelter or board so long as this allowance is within the intent of this regulation and does not exceed the allowances permitted under the budget manual.)

2. Income from Roomers and Boarders. Net income received by a client from roomers and/or boarders shall be considered earned income provided the client actively supplies a service to the roomer or boarder such as room cleaning, laundry, preparation of meals, etc.

- (a) Where the client and a spouse or the client and another individual jointly supply room-cleaning, laundry and/or meals the earned income derived shall be divided between the two.
- (b) Income from Tenants, Roomers or Boarders to whom the client supplies no service himself shall be considered rental income not subject to the \$50. exemption law and therefore a resource.

COMMISSION FOR THE BLIND

George F. Meyer
Executive Director

Approved:
Elmer V. Andrews,
Deputy Commissioner in Charge of Welfare.

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600. STANDARDS FOR EVALUATING CAPACITY OF LEGALLY RESPONSIBLE RELATIVES TO SUPPORT

601. Relatives, whatever the relationship, are a possible resource. It is and shall be at all times the duty of the agency and its staff to determine the willingness of relatives, because of their close relationship and evidence of interest, to contribute to the support of the client.

602. Certain relatives are specifically identified by law as legally responsible relatives. The legally responsible relatives as defined by law and according to the programs are:

- H.L.A. (A.D.C.) - grandparent, parent, spouse, child and grandchild
- O.A.A. - parent, spouse and child
- A.B. - grandparent, parent, spouse and child
- D.A. - parent, spouse and child

603. The capacity of the legally responsible relative to contribute to the support of the client must be determined.

603.1 For the purposes of the Budget Manual, income (as verified) of the legally responsible relative includes:

- (a) Gross earnings before deductions, or the net profit from a business, farm or profession before income and other personal taxes are deducted, and includes all other income of whatever kind and from whatever source derived except as stated in sub-section c below.
- (b) "Net profit" as used in the preceding sub-section is the total revenue less the cost of producing the revenue. Business deductions which are allowable for income tax purposes shall be recognized as expenses of producing this revenue.
- (c) Whenever a legally responsible relative or his spouse is the recipient of benefits which are granted for and restricted to a specific purpose in accordance with the requirements of the law or contract under which they are provided, such as education, rehabilitation, medical care etc., such benefits shall not be included in the income of the legally responsible relative for the purpose of computing his evaluated capacity to support.

603.2 When a person is receiving food or lodging or both as part of his income, his total gross income shall be determined as follows:

The gross cash payment plus the monetary value of the maintenance received as used by the employer for tax purposes, (the employer's monetary evaluation for payment of social security and withholding taxes).

603.3 Income of the legally responsible relative for the purposes of the following rules is considered to be the income for the twelve (12)

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months immediately preceding the evaluation of his capacity to support. In those cases where the income of an individual is solely from salary, and there has been no appreciable change in salary in the past year, the average for the most recent period of four months may be accepted as satisfactory evidence of the average for the last year, but the earnings record for the entire twelve month period may be considered if the individual so requests and makes the necessary information available.

603.4 With respect to any child for whom a legally responsible relative is providing support, any net income of such child shall be counted as income of the legally responsible relative unless proof is provided by the legally responsible relative to substantiate that he by actual practice is foregoing both directly and indirectly all claim to that income.

603.5 If a legally responsible relative has either related or unrelated roomers or roomer-boarders living in the home, the method as outlined in Section 503.7 shall be used to determine the net income to the legally responsible relative from such roomers or roomer-boarders.

When a legally responsible relative has an emancipated child living in the home, such child shall be considered as a roomer or roomer-boarder, and Section 503.7 shall be used to determine the net income to the legally responsible relative.

603.6 When a legally responsible relative has a child who is turning over all his income to a parent and when this child's income is more than the amount that appears in 1a of the Schedule of Exemptions in Section 607, this child is not to be included in the family unit size. The net income to the legally responsible relative in such situations will be the difference between the gross income of the child and the amount that appears in 1a of the Schedule of Exemptions.

604. Where the legally responsible relative is the spouse of a client and is living in the same household with the client, his capacity to contribute to the support of the client is the amount by which his own income exceeds his own requirements. In all such situations, the requirements of the spouse will be determined by the budgetary allowances as authorized in the manual.

604.1 When the legally responsible relative is the spouse of the client, but has other dependents also living in the same household with the client, his capacity to contribute to the support of the client is the amount by which his own income exceeds his own requirements. However in all such situations, the requirements of the spouse shall also include the requirements for the persons in the household who are his legal dependents and are unemancipated and under 21 years of age. The requirements will be determined by the budgetary allowances as authorized in the manual.

605. For all legally responsible relatives, other than spouse living in the same household, the capacity to contribute to the support of the client out of income is determined by the Schedule of Exemptions

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as set forth in Section 607, and rules relating to the use of such Schedule as set forth in Sections 608 and 609.

605.1 In using the following Schedule of Exemptions, the appropriate family unit size will be determined by recognizing any or all of the following:

- a. legally responsible relative, himself or herself
- b. his or her spouse (if living with the responsible relative or being supported elsewhere by him)
- c. his or her natural or adopted children (under 21 years of age) if being supported by the responsible relative, whether living in or out of the home
- d. any other person (whether living inside or outside the home of the legally responsible relative) within the following relationships: step children, grandchildren, parents, grandparents, step parents, brothers, sisters, step brothers, step sisters, mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law and if blood related, uncles, aunts, nieces and nephews, for whom he or she is providing support in an amount equal to or exceeding the amount of additional exemption which would be allowable if the family unit size were increased by the addition of the person for whom such support is being provided.

Whenever a legally responsible relative is claiming support for a person within the relationship stated in above paragraph and such support is partially or totally support in kind, the legally responsible relative shall estimate the monetary evaluation of such support in kind.

606. The City Worker's Family Budget was used as the basis for the Schedule of Exemptions. The budget was adjusted to the February 1952 Consumer Price Index as developed by the New Jersey Department of Labor and Industry, Division of Labor. The City Worker's Family Budget was developed in response to a directive by the Labor and Federal Security Subcommittee of the House Committee on Appropriations, to "find out what it costs a worker's family to live in the large cities of the U.S.". The City Worker's Family Budget was designed to describe a "modest but adequate" standard of living. It was not intended to be a "subsistence" budget. Budget includes conventional and social as well as biological needs.

The budget describes an urban worker's family of four persons - an employed father, a housewife, not gainfully employed, and two children

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under 15 years of age. The cost of goods, shelter and services; payment of taxes, social security deductions and allowances for occupational expenses and life insurance are included.

Carefully conducted national studies indicate that there is no observable correlation between size of community and cost of living.

The Bureau of Labor Statistics has developed the following percentage estimates of the City Workers Family Budget for a family of two, three, four, five or six persons, representing a standard comparable to the City Workers Family Budget:

Family Unit

2	73	per cent
3	87	" "
4	100.0	" "
5	114.1	" "
6	127.0	" "
7	139	" "
8	150	" "

This percentage relationship was closely applied to the cost of the City Workers Family Budget in New Jersey. Studies on the cost of a budget for a single working man or woman were made in neighboring states by the Bureau of Labor. The result of these studies was the basis for the gross annual income of a family unit size of one person in the Schedule of Exemptions.

* Goods, Shelter and Services includes:

- a. foods and beverages purchased and consumed at home and away from home;
- b. shelter for dwelling that conforms to housing standard plus cost of heating fuel, utilities, water, refrigeration;
- c. clothing and its cleaning and maintenance costs;
- d. furniture and house furnishings;
- e. household supplies;
- f. medical and dental services and family membership in group hospitalization plan;
- g. transportation costs of automobile owners and non-automobile owners, including annual allowance for purchase of new automobile;
- h. newspapers, mail, radio and recreation, dues to social and civic clubs;
- i. personal incidentals;
- j. cost of supplies not furnished by public school;
- k. gifts and contributions;
- l. lodging away from home; music lessons, legal services, garden supplies, etc.

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607. Schedule of Exemptions

Family Unit Size	Annual Amount Gross Income	Monthly Amount Gross Income
1a (see 607.1)	1680	140
1b (see 607.1)	2340	195
2	3300	275
3	3900	325
4	4500	375
5	5100	425
6	5700	475
7	6240	520
8	6720	560

For each additional person in the family unit add \$420 to the annual amount or \$35 to the monthly amount.

607.1 The exemption schedule for the family unit size of 1a shall be used when the legally responsible relative has no dependents other than the client, and is living in the same household as the client but is not himself the head of the household; in all other cases, when a legally responsible relative has no dependents, other than the client, the exemption schedule for a family unit size of 1b shall be used.

607.2 Any income available to a legally responsible relative which is in excess of the amount allowed as an exemption according to the above schedule represents the relative's capacity to support the client unless modified by section 608 or 609.

608. When the relative whose capacity to support is being evaluated is a married person, and both the husband and wife have incomes, there shall be recognition of the principle that the husband has primary responsibility for the support of his wife and children. Based on this principle, the following rules shall apply:

608.1 When the husband is the legally responsible relative whose capacity to support is being evaluated, proceed as follows:

- a. select from the Schedule of Exemptions the appropriate amount of exemption according to the family unit size and make any adjustments as authorized by 609;
- b. deduct from this amount the amount of the wife's separate income up to a maximum of \$600;
- c. the resulting figure is the exemption applicable to the husband's income provided, however, that this amount shall in no event be less than \$2340.
- d. when the amount of the wife's separate income can not be obtained, the agency shall assume that such separate income is \$600.

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608.2 When the wife is the legally responsible relative whose capacity to support is being evaluated, proceed as follows:

- a. select from the Exemption Schedule the appropriate amount according to the family unit size and make any adjustments as authorized by 609;
- b. if the husband's income equals or exceeds such amount, than the wife's capacity to support the client is the entire amount of her separate income less the full amount of extraordinary occupational expenses; such as traveling expenses incident to her employment; mandatory payroll deductions over which she has no control and employment or professional expenses necessary to maintain her present employment.
- c. if the husband's income is less than the amount referred to in (a); add the incomes of husband and wife and if the sum exceeds the amount referred to in (a), the excess represents the wife's capacity to support the client.
- d. when the amount of the husband's income can not be obtained the agency shall assume that the husband's income is adequate to support his family unit. In all such cases, the wife's capacity to support the client is the entire amount of her separate income less the full amount of any extraordinary occupational expenses as defined in 608.2b.

609. Extraordinary Expenses of the Legally Responsible Relatives. The following types of extraordinary expenses shall be considered, in the manner specified, as affecting the legally responsible relative's capacity to support the client.

609.1 Extraordinary Occupational Expenses

- a. Unusual Traveling Expenses Incident to Employment.
When a person spends more than 7% of his monthly basic exemption for traveling incident to his employment, and when such expenses are not reimbursed by his employer, the agency shall add the verified amount of the traveling expenses over 7% to his monthly basic exemption.
- b. Mandatory payroll deductions over which a person has no control.
When a person has involuntary payroll deductions (such as withholding taxes, pension plan payments, retirement fund, check-off etc.) in an amount that is more than 10% of his monthly basic exemption, the agency shall add the verified amount of the involuntary payroll deductions over 10% to his monthly basic exemption.

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c. Employment or Professional Expenses.

When a person, in order to maintain his present employment or in order to maintain the qualifications for his employment, has unusual expenses for special clothing, or for equipment necessary for his occupation or has definite expenses that are in the form of payments to an established organization, (such as professional dues, union dues, business occupations etc), in an amount more than 1% of his monthly basic exemption, the agency shall add the verified monthly amounts of such employment expenses over 1% to his monthly basic exemption.

609.2 Medical Obligation

- a. If the regular monthly cost for medical, dental, nursing or hospital services necessitated by illness exceeds 5% of the basic exemption shown in the schedule, such excess shall be added to his monthly basic exemption.
- b. if there is an accrued and unpaid obligation for medical, dental or nursing services necessitated by illness or hospitalization, of an amount equal to or exceeding the monthly capacity to support, the responsible relative shall be deemed incapable of providing support to the client for the period that would be necessary to liquidate the obligation at a monthly rate equal to the monthly capacity to support.

609.3 Educational Expenses -- If educational expenses are being incurred for a member of the family unit for whom free educational facilities are not available, proceed as follows:

- a. when the member of the family unit is being maintained at home, the verified cost of tuition, fees, books and transportation shall, when prorated on a 12 month basis be added to the monthly basic exemption shown in the schedule;
- b. when the member of the family unit is being maintained away from home, the verified costs of tuition, fees, books and transportation, plus any cost of maintenance in excess of \$450 per annum, shall, when prorated on a 12 month basis, be added to the monthly basic exemption shown in the schedule.

609.4 Accrued and Unpaid Obligation Pursuant to a Judicial Order or Decree. When the amount of any accrued and unpaid obligation pursuant to a judicial order or decree, equals or exceeds the monthly capacity to support, the relative shall be deemed incapable of providing support to the client for the period that would be

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necessary to liquidate the obligation at a monthly rate equal to the amount of his monthly capacity to support.

609.5 When a legally responsible relative has an indebtedness (other than one already recognized pursuant to 609.2, 609.3, 609.4) that is being liquidated in accordance with a planned arrangement that specifies the amounts and dates of such payments, (proof must be submitted), the monthly amount of such payments shall be added to his monthly basic exemption. Payments for a mortgage indebtedness on a home in which the person is living are already recognized and allowed for in the Schedule of Exemptions and are not to be duplicated here. Unpaid balances on charge accounts or time payment accounts with department or other retail stores for food, fuel, clothing and other non-durable consumption items are not considered as an indebtedness within the meaning of this section and payments against such accounts are not to be considered as extraordinary expenses that could be added to a monthly basic exemption.

609.6 When a legally responsible relative, following the evaluation of his capacity to support, is required to incur new debts due to situations over which he had no control (for example, fire, flood, or similar catastrophic events, or the onset of a sudden illness or new and unpredictable educational expenses) his capacity to support shall be re-evaluated, and the verified monthly amount of payments necessary to liquidate these debts shall be added to his monthly basic exemption.

609.7 All other debts or the refinancing of any existing debts, that are incurred by a legally responsible relative after the initial evaluation of his capacity to support shall not be recognized unless as authorized in Sections 609.2, 609.3, 609.4 and 609.6.

609.8 Whenever a legally responsible relative has been deemed incapable of providing support for a specified period in order to liquidate an indebtedness, the agency shall re-evaluate the legally responsible relative's capacity to support at the date set for full payment of the debt.

610. The legally responsible relative may fulfill his obligation to the support of the client by contributing in cash or in kind or by cash and kind. The following rules must be applied:

- a. contribution must be regular, recurrent and reliable;
- b. contribution other than cash must be substantial and identifiable;
- c. contribution other than cash must be acceptable to the client.

611. Availability of the legally responsible relative's capacity to support the client.

611.1 When a legally responsible relative is making a contribution to the support of a person within the relationship stated in 605.1d, but the amount of this contribution is not sufficient to entitle the legally responsible relative to include such person as a member in his family unit size, the amount of such contribution shall then be subtracted from the legally responsible relative's evaluated monthly capacity to support.

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611.2 Whether the client is living in the same household or separate and apart from the legally responsible relative, the amount of the relative's monthly capacity to support shall be considered available to the client and entered as income in the client's budget, unless Section 612.2 applies.

612. Effect of the Legally Responsible Relative's capacity to support on the eligibility of the client.

612.1 The client will not be eligible for assistance when the amount of the legally responsible relative's capacity to support equals or exceeds the amount of the client's total budget deficit.

612.2 When any legally responsible relative not living in the same household as the client, fails or refuses to make available to the client all or any portion of his monthly capacity to support, and this has been verified, such amount shall not be entered as income in the client's budget. However, in every such case, the agency shall, within 30 days, take appropriate action in accordance with available procedure to compel contribution in the indicated amount.

613. Effect of Relative's Refusal to Furnish Necessary Information

- a. whenever the legally responsible relative fails or refuses to furnish or produce information concerning his ability to support the client, it shall be deemed a failure or refusal to provide support for the client as required by law
- b. in every such case, the agency shall take appropriate action within 30 days in accordance with available procedure to secure judicial determination of the legally responsible relative's ability to support the client in the amount determined.

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700. INSTRUCTIONS FOR PREPARATION OF BUDGET FORMS PA-3A & PA-3B

701. The assistance grant is determined on a monthly basis. In order to determine the amount, if any, of the assistance grant, the total monthly allowances for the basic requirements (Section 200) and special circumstance requirements (Section 300) shall be balanced against all income (Sections 500 & 600) which is available to the client except in the Aid to the Blind Program, in which case the first \$50 earned income shall be disregarded.

702. Budgetary statement form PA-3A shall be used to record the budget of the client. This form is divided into eight (8) parts.

- Part I - Client's Budget
- Part II - Recommendation & Decision
- Part III - Determination of Monthly Shelter Cost
- Part IV - Determination of Monthly Household Operation Cost
- Part V - Detail Monthly Requirements for Individuals in Family Group
- Part VI - Monthly Budget for Spouse
- Part VII - Determination of Income from Roomers, Boarders or Roomer-Boarders
- Part VIII - Summary of Income from Legally Responsible Relatives

702.1 All information supporting the data in the Budgetary Statement must be included in the agency's case record.

702.2 Part I - Client's Budget

This represents a final statement of client's total monthly allowances and total monthly income. It may be necessary to use other parts of this Budgetary Statement to arrive at certain component totals.

702.21 Enter on the requirement side the authorized monthly allowances for all basic requirements or their separate elements. Whenever a requirement or element is included in the monetary allowance for some other requirement or element or is otherwise available to the client without monetary cost, enter the letter "S" in the appropriate space.

702.22 Enter on the income side all income available to the client computed on a monthly basis.

702.23 The difference between total monthly budgetary needs and the monthly net income, will be the budgetary deficit.

702.24 The amount of the grant shall be the amount of the budgetary deficit adjusted to the nearest quarter dollar.

702.3 Part II - Recommendation and Decision

702.31 Recommendation: Enter the recommendation of the agency with signature of the supervisor.

702.32 Decision: This space is to be filled in by the Director of Welfare.

702.33 Date of administrative action refers to the dates on which the Director of Welfare or his authorized agent approves the initial payment prior to Welfare Board action and the date on which such action becomes effective.

702.34 Ratification by Welfare Board refers to the date on which the Welfare Board approves the administrative action of the Welfare Board Director.

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702.35 Welfare Board action refers to the date on which the Welfare Board acts on any case on which there has not been prior administrative action. Date effective refers to the date on which the grant or the change in status becomes effective.

702.4 Part III - Determination of Monthly Shelter Cost

This section is to be used to determine client's per capita share of monthly shelter cost.

702.41 Enter the monthly cost of shelter. This will be the actual amount of rent per month or the monthly cost of home ownership.

702.42 Enter the number of persons in the shelter unit.

702.43 Divide the cost by the number in shelter unit to obtain the client's monthly per capita cost.

702.5 Part IV - Determination of Monthly Household Operation Cost

This section is to be used to determine client's monthly per capita share of household operation cost.

702.51 The number of persons using the various items listed under household operation shall be listed in the column "Number using item".

702.52 The monthly allowance as specified in the Appendix for each item shall be entered under "Amount".

702.53 To determine a monthly per capita share for each item in household operation divide the monthly cost of each item by the number persons using the item.

702.6 Part V - Detail Requirements for Individuals in Family Group

The number of persons in the family group shall be entered in space "Family Group". This is in effect a budget work sheet on which the activity of each adult, and the age of each person is listed and all the monthly budgetary allowances are scheduled and totaled by item and by individual.

702.61 Personal Needs

- a. Authorized monthly monetary allowances for the requirement, "personal needs", are found in the Appendix.
- b. This schedule shows the monthly allowances for the three items of personal needs and their aggregate total, by age groups and family size. The total monthly allowance shall be entered in the Total column, in every instance except when one or more of the elements is included in the monetary allowance for some other requirement or element, or is otherwise available in its entirety to the client without monetary cost.
- c. When an element is supplied, the letter "S" is to be entered in the appropriate column and the allowances for the remaining elements are to be entered in their respective columns, and their total entered in the Total column.

(1) Food

For appropriate monthly allowance, refer to the Appendix - Personal Needs or to the Schedule for Monthly Allowances for Food. If food is produced or contributed to the client, the monthly value of such food shall be determined according to the Appendix and entered as income.

(2) Clothing

For appropriate monthly allowance, refer to the Appendix - Personal Needs or to the Schedule for Monthly Allowances for Clothing.

(3) Personal Incidentals

For appropriate monthly allowance, refer to the Appendix - Personal Needs or to the Schedule for Personal Incidentals.

702.62 Shelter

- a. Monthly shelter allowance shall be determined according to Appendix section pertaining to Shelter.
- b. Actual per capita monthly shelter cost for each person is determined by the use of Part III.

702.63 Household Operations

- a. Authorized monthly monetary allowances for the requirements, Household Operations, and its items are found in the Appendix.
- b. Actual monthly per capita Household Operation cost for each person is determined by the use of Part IV.

702.64 Special Circumstances

Monthly allowances for special circumstance requirements are to be entered only as specified in Section 300.

702.7 Part VI - Monthly Budget for Spouse

This is for the purpose of showing the monthly requirements and the monthly income of the spouse when living with the client. If the income of the spouse exceeds the requirements, the monthly amount of such excess shall be entered as income in the client's budget.

702.71 This budget is to be prepared in the same way as the client's budget, using the schedules of monthly allowances authorized in this manual. Whenever the spouse has any dependents living in the same home, their requirements shall also be computed according to budgetary allowances (604.1).

702.8 Part VII - Determination of Income from Roomers, Boarders or Roomer-Boarders

702.81 The net monthly income from roomers, boarders or roomer-boarders shall be determined according to Sections 503.4, 503.5, 503.6 or 503.7 whichever is applicable.

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702.82 Any income derived from this source shall be entered on the income side of the client's budget.

702.9 Part VIII - Summary of Income from Legally Responsible Relatives

Information for this section shall be obtained from form PA-3B which is to be completed for each legally responsible relative.

702.91 Any income derived from this source shall be entered on the income side of the client's budget.

703. Form for Evaluation of Capacity of Legally Responsible Relatives to Support.

703.1 Form PA-3B is a detailed analysis of a legally responsible relative's income, his basic exemption and other allowable adjustments as outlined in Section 600 for the purpose of determining his capacity to support a client. The form is self explanatory.

APPENDIX

Appendix

State of New Jersey
 DEPARTMENT OF INSTITUTIONS AND AGENCIES 1.
 State Office Building
 Trenton, New Jersey

BRS
 Food Pricing 3/53
 Effective Date 6/1/53

FOOD
 MONTHLY ALLOWANCES

FAMILY MEMBERS AGE & ACTIVITY	FAMILY SIZE			
	Alone	2	3	4 or more
Infant - 3 years		\$13.75	\$12.60	\$11.45
4 - 9 years		19.60	18.00	16.35
10 - 15 years		27.10	24.85	22.60
Girls: 16 - 18 years		24.55	22.50	20.45
Boys: 16 - 18 years		32.40	29.70	27.00
Adult: Minimal Activity	\$27.45	24.40	22.40	20.35
Adult: Moderate Activity	30.30	26.95	24.70	22.45
Adult: Strenuous Activity	35.70	31.75	29.10	26.45

Definitions:

Family Size - Total number of people for whom marketing and food preparation is done in common. This number will, in some instances, not be identical with shelter unit.

Activity Grouping - as defined on page 1a

SPECIAL ADJUSTMENT FOR BLINDNESS

Appropriate food allowances shall be increased by 25% for those blind persons responsible for marketing and food preparation.

Appendix

State of New Jersey
DEPARTMENT OF INSTITUTIONS AND AGENCIES
State Office Building
Trenton, New Jersey

1a
Revised 3/1/52

DEFINITION OF ACTIVITY GROUPINGS

Adult - Minimal Activity

- a. Refers to any person who is performing the household tasks for a family of not more than two persons or
- b. refers to any person whose employment is 8 hours or less per week or
- c. refers to any person who has been declared to be eligible for assistance for the permanently and totally disabled program (except as in moderate activity - c.) or
- d. refers to any person who is chairfast or bedfast except as related to the monthly clothing allowance (see section 210.5).

Adult - Moderate Activity

- a. Refers to any person who is performing the household tasks for a family of 3 - 5 members or
- b. refers to any person who is employed for more than 8 hours per week and such employment requires only moderate muscular effort as in clerical work, clerking in a store, as a seamstress or tailor, as a factory worker, either sitting or standing, or
- c. refers to any person who has been declared to be eligible for assistance for the permanently and totally disabled but who is undergoing a planned program of physical and/or vocational rehabilitation.

Adult - Strenuous Activity

- a. Refers to any person who is performing the household tasks for a family of six or more members, or
- b. refers to any person who is employed for more than 8 hours per week in an occupation that involves strenuous physical activity such as a laborer, farmer, waiter, laundress, heavy-duty factory worker or any similar work that requires vigorous muscular exertion.

Revised 7/52

c) SPECIAL ADJUSTMENT FOR RESTAURANT MEALS

Appendix

2.

When one or more meals per day must be eaten regularly in restaurants because of inability or lack of facilities for preparation of meals at home, the following adjustment shall be made:

<u>Number of Restaurant Meals</u>	<u>Monthly Allowances</u>
3 per day (7 day week)	\$45.00
2 per day (7 day week)	30.00, plus 1/3 of appropriate allowance from schedule
1 per day (7 day week)	15.00, plus 2/3 of appropriate allowance from schedule
LUNCHEES 6 day week	13.00
5 day week	10.80
Beverages only	2.75

d) SPECIAL ALLOWANCES FOR THERAPEUTIC DIETS

Revised 3/53 Food Pricing
Effective date 6/1/53

Therapeutic Diet - a diet necessary for a diagnosed physical condition.
Diet must be prescribed and certified by a physician.

Current concept is that the therapeutic diets should adhere as closely as possible to a normal diet. Few if any special foods are needed. Therapeutic diets should be subjected to periodic medical review. It is the responsibility of the physician to determine the beneficial effects of the therapeutic diet and to indicate the continuance of the therapeutic diet. When a physician prescribes a therapeutic diet for which there is no monthly allowance listed, the local office shall consult the State agency for advice on the necessary monthly monetary allowance.

Food allowance for therapeutic diet is the difference in the cost of the therapeutic diet and the cost of the regular diet. Add therapeutic diet allotment to the appropriate food allowances of client.

<u>Type of Diet</u>	<u>Additional Monthly Allowances</u>
Bland Low Residue (All ulcer diets)	\$5.20
Diabetic	7.40
High Vitamin, High Caloric, High Protein (Malnutrition, Tuberculosis, Anemia)	5.20
Low Sodium	2.85
Nursing Mother	8.60
Pregnancy	3.30
Low Fat, High Protein	6.25

Revised 4/8/52

3.

SHELTER

Rules for Determining Authorized Shelter Allowance Under
Specified Shelter Arrangements.

1. Premises rented by client

a. Owner is not related to client as parent, spouse or child.

(1) When the client is sole occupant of the premises, the authorized allowance for shelter shall be an amount equal to the actual rent paid, as verified.

(2) When the client shares occupancy jointly with one or more persons, (excluding any unrelated person who is paying a regular amount for the purchase of shelter from the client), the authorized allowance for shelter shall be an amount equal to the client's per capita share of the actual rent paid as verified plus the per capita share for any other unrelated persons who are actually paying the client a regular amount for the purchase of shelter in an amount that is at least equal to their per capita share.

b. Owner is related to client as parent, spouse or child.

(1) When the client and owner are members of the same "shelter unit", any alleged obligation of the client to pay rent will not be recognized as warranting an assistance allowance for rent as such, in view of the legal obligation of the parent, spouse, or child to provide for the support of the client, but proper allowances for shelter cost may be made in accordance with section 4.

(2) When the client and owner are not members of the same "shelter unit", an obligation of the client to pay rent may be recognized to the extent that the amount of such rent together with other income available to such relative does not exceed his exemption allowance.

2. Premises owned, in whole or in part, and occupied by client.

a) Method of determining shelter cost. Where premises are owned shelter cost is recognized as including and limited to the following elements:

1) Taxes and assessments.--Current Taxes and Assessments. (Back taxes and assessments shall be considered as "indebtedness." See section 514.1 of manual.)

SHELTER (cont'd)

Revised 4/8/52

4.

- 2) Insurance.--Current cost of fire insurance only. "Fire insurance" is interpreted to include also tornado, flood, etc.
- 3) Interest.--Current interest on mortgages. (Back interest shall be considered as "indebtedness." See section 314.1 of manual.)
- 4) Amortization.--Monthly payments on mortgage principal, only where such payments are required by the terms of the mortgage contract or are otherwise required to avert foreclosure.

b) Method of determining shelter allowance. The shelter allowance is based on actual shelter cost, as defined above, as verified, subject to the following limitations:

- 1) Where client is sole occupant, even though ownership is shared jointly with others, allow full shelter cost.
- 2) Where the client shares occupancy with others, allow the client his per capita share of the full shelter cost (as verified) plus the per capita share for other unrelated persons who are actually paying the client a regular amount for the purchase of shelter in an amount that is at least equal to their per capita share.

3. Shelter available to client as a boarder or patient.

a) Where the client has shelter available as an incident of board and lodging purchased under authorized circumstances (see section 212) or as an incident of an allowance for nursing home care, shelter will be recognized as included in the board or nursing home allowance and no separate allowance shall be made.

4. Shelter available to client as member of household of relatives.

a) Where the client is a member of a household the head of which is a person (other than a spouse) who is related to the client in any degree by blood or marriage, the determination of authorized shelter allowance is governed by whether such household is "self-supporting" or "marginal".

b) A "self-supporting" household, for purposes of this determination is one in which the income equals or exceeds the amount for the appropriate family unit in the Schedule of Exemptions (see section 607, et.seq.). A "marginal" household is one in which the income is less than the amount for the appropriate family unit in the Schedule of Exemptions.

Revised 4/8/52

5.

SHELTER (cont'd)

c) Where the client is a member of a "self-supporting" household, the head of which is a relative legally responsible for the support of the client, full shelter together with fuel, utilities and household supplies, shall be recognized as available to the client without separate cost. No monetary allowance for these items is authorized to be included in the client's requirements under such circumstances, but these items shall be noted as "Provided".

d) Where the client is a member of a "self-supporting" household, the head of which is not legally responsible for the support of the client, the same rule as stated in subsection (c) preceding shall apply, unless the head of the household himself declares unwillingness to continue to accept the client as a member of his household without some participation by the client in shelter cost. In all such cases, an allowance of not more than \$10 for one individual and \$5 for each additional individual (in any event not exceeding the per capita share of the actual cost, if known) may be included in the client's budgeted requirements to cover shelter and all related household facilities.

e) Where the client is a member of a "marginal" household, the head of which is a grandparent, parent or child of the client, the shelter, fuel and utilities allowance shall be the client's per capita share of actual cost to the extent that the amount of such rent together with other income available to such relative does not exceed his exemption allowance.

f) Where the client is a member of a "marginal" household, the head of which is not legally responsible for the support of the client, the shelter, fuel and utilities allowances shall be the client's per capita share of actual cost.

6. Shelter available to client under special circumstances.

In a few cases, shelter will be found to be available to the client under special circumstances which do not fall within any of the previously described classifications. For example, full shelter including heat and utilities, or shelter except for heat and utilities, or some other combination of these elements, may be available to the client as compensation or partial compensation for services rendered by the client in the capacity of housekeeper, companion, domestic servant, caretaker, janitor, tenant farmer, etc. In all such situations the shelter allowance, if any, to be included in the client's budget, shall be limited to the cash expenditure for shelter and related household facilities which the client must actually assume under a fair and reasonable interpretation of the employment arrangement.

7. Shelter available to client during temporary absence.

Where client is temporarily absent from his customary place of living (for reasons of hospitalization, visits, etc.) shelter will be recognized as "Provided" unless, in order to maintain continuity and availability of shelter upon return, it is necessary for the client to continue to pay rent as a bona fide tenant or to pay property charges as the owner of premises. In all such events, the appropriate shelter allowance may be continued for not more than two months.

HEAT AND UTILITIES

Schedules of Authorized Allowances for
Fuel for Heating and for Utilities

I. Fuel for Heat

- A. The Standards for fuel for heating purposes apply to all types of fuel. The alternate allowances for fuel are to be used only if coal or wood is purchased by the bag or basket.
- B. The fuel allowance is determined on the basis of the number of rooms actually tenanted by the client, with the limitation, however, that the maximum number of rooms for which the allowance may be made shall not exceed 2 more than the number of persons occupying the premises. That is:
- one person may occupy up to 3 rooms;
 - two persons may occupy up to 4 rooms;
 - three persons may occupy up to 5 rooms, etc.;

However, if three persons are living in two rooms, the appropriate fuel allowance for two rooms shall be included in the budget.

In determining the number of rooms actually tenanted by the client, count the bathroom as one room, and when it is necessary that the client heat a large hall with stairway or a similar large space count this as one room.

- C. Boarders and roomers, even though not otherwise members of the family or household group, shall be counted as persons occupying the premises for the purpose of determining maximum room limitations for the fuel allowance.
- D. When the client shares occupancy of premises jointly with one or more other persons, the authorized allowance for fuel shall be an amount equal to the client's pro rata share (determined on a per capita basis) of the monthly fuel allowance.

II. Utilities

The allowances for utilities are based on number of persons or family size actually using the utilities.

When the client shares utilities with one or more other persons, the authorized allowance for utilities shall be an amount equal to the client's pro rata share (determined on a per capita basis) of the monthly allowance for utilities.

When a client is using either coal, oil or wood for heating, and hot water is available as a by-product of the heating system, no additional allowance shall be made for water heating.

When a client is using either coal, oil or wood for both cooking and heating, no additional allowance shall be made for cooking.

A. Cooking and Water Heating

When the fuel for water heating is the same as the fuel for cooking, but a different fuel is used for heating, the appropriate allowance for cooking and water heating, as specified in line 1 of the schedule

of allowances for utilities, shall be included in the client's budget (in addition to the allowance for fuel for heat).

B. Cooking

When the fuel for cooking is used exclusively for cooking and a different fuel(s) is used for heating and/or water heating, the appropriate allowance for cooking, as specified in line 2 of the schedule of allowances for utilities, shall be included in the client's budget (in addition to the allowance for fuel for heat).

C. Water Heating

When the fuel for water heating is used exclusively for water heating and a different fuel(s) is used for cooking and/or heating, the appropriate allowance for water heating (as specified in line 3 of the schedule of allowances for utilities) shall be included in the client's budget (in addition to the allowance(s) for fuel for heat, or fuel for cooking, or both).

D. Lighting

The allowance for lighting, as specified in line 4 of the schedule of allowances for utilities, includes the cost of operating a toaster and a radio. This allowance does not include the cost of refrigeration.

E. Electrical Appliances

When it is necessary for a client to use other electrical appliances such as an ironer or a washing machine or both, the appropriate allowance for lighting and major appliances, as specified in line 5 of the schedule of allowances for utilities, (refrigeration not included) shall be used (instead of, not in addition to, the allowances in line 4).

F. Refrigeration

If electric, gas or ice refrigeration is used, the allowance of \$1.50 per month for any size family shall be included in the client's budget (in addition to the appropriate allowance from either line 4 or line 5).

G. Water

If water is purchased from a public or private source, allow the actual monthly cost of the water in the client's budget. If an electric pump is used for water, an additional monthly allowance of \$1.00 shall be added to the allowance for lighting in the client's budget.

H. Sewer Charge

Whenever it is necessary for the client to pay a sewer charge to either a public or private concern, the actual monthly cost of the sewer charge shall be included in the client's budget.

MONTHLY ALLOWANCE FOR FUEL FOR HEAT
(Based on Price Sampling 10/52)

No. of Rooms	Divide by the Appropriate Number of Persons to Determine Individual Allowance						
	1	2	3	4	5	6	7
Fuel Allowance	\$4.25	\$6.35	\$8.05	\$9.20	\$11.55	\$11.70	\$13.00
Alternate Allowance (Bag or Basket)	4.85	7.25	9.50	10.60	11.75	13.00	14.00

MONTHLY ALLOWANCE FOR UTILITIES

(Based on Price Sampling 11/53)

No. of Persons	Divide by the Appropriate Number of Persons to Determine Individual Allowance		
	1-2 Persons	3-4-5 Persons	6 or more Persons
(1) Cooking & Water Heating	\$4.30	\$6.00	\$7.50
(2) Cooking	2.25	2.90	3.50
(3) Water Heating	2.15	3.60	4.50
(4) Lighting	2.00	2.50	3.30
(5) Lighting & Major Electrical Appliances	3.00	3.90	4.25
(6) Refrigeration	1.50	1.50	1.50

MONTHLY ALLOWANCES FOR HOUSEHOLD SUPPLIES Revised 12/53

(Based on Price Sampling 11/53)

(a) Authorized monthly allowances for household supplies shall be made on a per person basis, for those persons maintaining, or sharing in the maintenance of a household, as follows:

Person living alone	\$1.90
2 Person Families	1.25 per person
3 or more Person Families	1.00 per person

(b) Person living alone includes one who is living as a roomer, but not one who is living as a boarder or patient.

Appendix Page 9
 Revised 12/53
 Clothing Pricing 11/53

CLOTHING
 MONTHLY ALLOWANCES

(Adjusted to Standards of National Low Cost Clothing Committee of the
 National Home Economics Association)

FAMILY MEMBERS AGE & ACTIVITY	FAMILY SIZE			
	Alone	2	3	4 or more
Infant - 3 years		\$ 5.00	\$ 4.80	\$ 4.50
4 - 9 years		6.00	5.70	5.40
10 - 15 years		8.10	7.70	7.20
Girls: 16 - 18 years		10.00	9.50	9.00
Boys: 16 - 18 years		9.30	8.80	8.20
Adult: Minimal Activity	\$ 5.20	5.20	5.20	5.20
Adult: Moderate Activity	8.50	8.50	8.50	8.50
Adult: Strenuous Activity	10.00	10.00	10.00	10.00

Explanation:

Special Adjustment for Blindness - An additional allowance of \$4.00 shall be made for blind persons to cover added maintenance and repair costs.

Activity groups as defined on page 1a shall be used for this section.

PERSONAL INCIDENTALS
MONTHLY ALLOWANCES

(Schedule of Monthly Allowance for Personal Grooming and Sanitation, Medicine Chest supplies and miscellaneous)

<u>AGE AND ACTIVITY</u>	<u>MONTHLY ALLOWANCES</u>
Infant - 3 years	1.50
4 - 9 years	2.60
10 - 15 years	3.00
Girls: 16 - 18 years	5.00
Boys: 16 - 18 years	5.00
Adult: Not gainfully employed	5.00
Adult: Blind - not gainfully employed	7.00
Adult: Any client (including blind) living in a Private Medical Institution	3.95 *
Adult: Any client (including blind) living in a Public Medical Institution	2.90 *
Gainfully employed person	9.50

Gainfully Employed Person - Any person regardless of age, sex or activity whose gross monthly income from employment or self employment is .50 or more.

(* Medicine Chest supplies are not included since these items are supplied by public and private medical institutions.)

SCHEDULE OF MONTHLY ALLOWANCES
FOR ROOM & BOARD FOR ADULTS

Revised 12/53

1. When a client is living in an arrangement in which he is paying his prorata share of the expenses of the household and may or may not be doing part of the work as a normal member of the family group or when the client is living in the home of a parent, spouse or child he does not have a room and board arrangement. In all such situations, the client's budget shall be itemized in accordance with the standard authorized allowances.
2. Allowances for room and board (as defined in paragraph 3) and for room and board with personal services (as defined in paragraph 4) shall be made only when both situations as specified in paragraphs a and b exist.
 - a. That the allowance for room and board with or without personal services shall be understood to be a flat rate to include the purchase of food, shelter, fuel, utilities, household supplies, bed and bathroom linens and the incidental services that are necessary for providing these items.
 - b. That the allowances for room and board with or without personal services shall be granted only when the client is in the home of an unrelated person or in the home of related persons provided neither the head of the household nor the housewife is a parent, spouse or child of the client.
3. When a client is paying or arranging to pay a flat rate for room and board without additional personal service, the monthly allowance shall be the contract amount agreed upon between the client and the proprietor but shall not exceed \$65 per month.

- 4. When it is necessary for a client because of an infirmity or a physical handicap to purchase in addition to room and board one or more of the following personal services such as:

- Assistance with dressing
- Assistance with bathing
- Assistance at meal time
- Assistance with shaving
- Assistance in care and repair of clothing

or other similar personal services, the monthly allowance for room and board plus such personal service as verified shall not exceed \$80.

- 5. Whenever a client is purchasing a room and board living arrangement, with or without personal services, the budgetary allowances for clothing, personal incidentals and the necessary special circumstance items shall be recognized in the client's budget. Under such arrangements, the allowable added cost, if any, of a prescribed therapeutic diet is recognizable as a special circumstance item.

LAUNDRY

Schedule of Maximum Monthly Allowances for Laundry as a Special Circumstance Requirement

Allowances for laundry done outside the home, where authorized under the provisions of Section 307.1 of the manual, shall be based on an estimate of actual average cost, but not in excess of the following maximum allowances per person:

<u>TYPE FINISH</u>	<u>MONTHLY ALLOWANCE</u>
Wet Wash	\$1.10
Rough Dry	1.25
Finished	2.00

(The foregoing maximum allowances are established per person, allowing 4 lbs. of laundry per person per week.)

11/53 Clothing Pricing
 3/53 BRS Food Pricing
 11/53 Personal Incidental Pricing

PERSONAL NEEDS

Family Member	Items	Family Size*			
		Alone	2	3	4 or more
Infant - 3 years	Food		\$13.75	\$12.60	\$11.45
	Clothing		5.00	4.80	4.50
	Per. Inc.		1.50	1.50	1.50
Total			\$20.25	\$18.90	\$17.45
4 - 9 years	Food		\$19.60	\$18.00	\$16.35
	Clothing		6.00	5.70	5.40
	Per. Inc.		2.60	2.60	2.60
Total			\$28.20	\$26.30	\$24.35
10 - 15 years	Food		\$27.10	\$24.85	\$22.60
	Clothing		8.10	7.70	7.20
	Per. Inc.		3.00	3.00	3.00
Total			\$38.20	\$35.55	\$32.80
Girls: 16 - 18	Food		\$24.55	\$22.50	\$20.45
	Clothing		10.00	9.50	9.00
	Per. Inc.		5.00	5.00	5.00
Total			\$39.55	\$37.00	\$34.45
Boys: 16 - 18	Food		\$32.40	\$29.70	\$27.00
	Clothing		9.30	8.80	8.20
	Per. Inc.		5.00	5.00	5.00
Total			\$46.70	\$43.50	\$40.20
Adult: Minimal Activity	Food	\$27.45	\$24.40	\$22.40	\$20.35
	Clothing	5.20	5.20	5.20	5.20
	Per. Inc.	5.00	5.00	5.00	5.00
Total		\$37.65	\$34.60	\$32.60	\$30.55
Adult: Moderate Activity	Food	\$30.30	\$26.95	\$24.70	\$22.45
	Clothing	8.50	8.50	8.50	8.50
	Per. Inc.	5.00	5.00	5.00	5.00
Total		\$43.80	\$40.45	\$38.20	\$35.95
Adult: Strenuous Activity	Food	\$35.70	\$31.75	\$29.10	\$26.45
	Clothing	10.00	10.00	10.00	10.00
	Per. Inc.	5.00	5.00	5.00	5.00
Total		\$50.70	\$46.75	\$44.10	\$41.45

*Family Size - Total number of people for whom marketing and food preparation are done. This number is not always identical with shelter unit.

Special Adjustments for Blindness

1. Appropriate food allowances shall be increased by 25% for those blind persons responsible for marketing and food preparation.
2. An additional clothing allowance of \$4.00 shall be made for blind persons to cover added maintenance and repair costs.
3. An additional personal incidental allowance of \$2.00 shall be added for an adult blind person who is not gainfully employed.

Gainfully Employed - If a client is gainfully employed, add \$4.50 as an additional allowance for personal incidentals.

INCOME IN KIND - HOME PRODUCE
RULES FOR DETERMINING THE MONTHLY
MONETARY VALUE OF HOME PRODUCE

A. The monthly cash value of home produce contributed to or produced by a client shall only be determined if the criteria as outlined in the following paragraphs 1, 2 and 3 exist:

1. The following conditions are necessary to evaluate monthly monetary value of home produce produced by the client and must be present concurrently:

- a) items of home produce must be available in the amount per person per month as stated in Table I;
- b) items of home produce must be available in this amount for not less than 6 out of 12 months;
- c) and the client must have at least three of the following sources for home produced food;
 - 1) poultry as a source of meat
 - 2) poultry as a source of eggs
 - 3) one cow as a source of milk
 - 4) garden plot of at least 1/4 of an acre.

Whenever the conditions outlined in a, b and c above exist, the monthly monetary value of the food stuffs produced by the client shall be determined according to Table II.

2. The following are conditions necessary to evaluate monthly monetary value of home produce contributed to the client and must be present concurrently:

- a) items of home produce must be available in the amount per person per month as stated in Table I;
- b) and the items of home produce must be available in this amount for not less than 6 out of 12 months.

Whenever the conditions outlined in a and b above exist, the monthly monetary value of home produce contributed to the client shall be determined according to Table III.

3. If canned fruits and vegetables are contributed to the client in an amount that is at least 30 quarts per person, the canned fruit and vegetables shall be valued at \$.20 per quart up to 100 quarts per person.

Example: Family of 2 has 70 quarts of canned fruits and vegetables contributed.
70 times \$.20 equals \$14.00
\$14.00 divided by 2 equals \$7.00 per person
\$7.00 divided by 12 equals \$.58 monthly cash value each month per person for 12 months.

B. Tables for Determining Monthly Monetary Value of Home Produce Produced by or Contributed to a Client.

Table I

Refers to monthly amounts of food needed per person according to the low cost adequate diet.

Table II

Refers to the monthly monetary value of food produced by the client for one person according to the number of months available. The cost of production has been evaluated and subtracted. (The expenses considered in determining the net value of home produced food were feed, seed, fertilizer, rent of pasture, wastage and containers for canning.) The horizontal columns refer to the monthly cash value of the food products per person when prorated over a 12 month period.

Table III

Refers to the monthly retail cash value of food contributed to the client. The horizontal columns represent the dollar value on a monthly basis for one person when prorated over 12 months period.

Example:

A client has 1 quart milk contributed to him daily for 8 months of the year. (Client needs 21 quarts each month according to Table I.) The net monthly income to the client for 12 months is \$3.06.

TABLE I
AVERAGE MONTHLY QUANTITY PER PERSON

<u>Item</u>	<u>Quantity</u>
Eggs	1 1/4 dozen
Milk	21 quarts
Poultry	7 pounds
Vegetables including potatoes	37 pounds
Potatoes (all kinds)	10 pounds

TABLE II
AVERAGE MONTHLY NET VALUE OF HOME
PRODUCED FOOD FOR ONE PERSON BY
NUMBER MONTHS AVAILABLE

<u>Months Available</u>	<u>Eggs</u>	<u>Milk</u>	<u>Poultry</u>	<u>All Purpose Garden Including Potatoes</u>
6 months	\$.14	\$.99	\$.65	\$2.03
7 months	.16	1.15	.76	2.36
8 months	.18	1.32	.87	2.70
9 months	.21	1.49	.98	3.04
10 months	.23	1.65	1.08	3.38
11 months	.26	1.82	1.19	3.71
12 months	.28	1.98	1.30	4.05

TABLE III
AVERAGE MONTHLY RETAIL CASH VALUE
OF CONTRIBUTED HOME PRODUCE FOR ONE PERSON
BY NUMBER MONTHS AVAILABLE

<u>Months Available</u>	<u>Eggs</u>	<u>Milk</u>	<u>Poultry</u>	<u>All Vegetables Including Potatoes</u>	<u>Potatoes only</u>
6 months	\$.36	\$2.30	\$2.37	\$2.59	\$.35
7 months	.42	2.68	2.76	3.02	.40
8 months	.48	3.06	3.15	3.45	.46
9 months	.54	3.45	3.55	3.88	.52
10 months	.60	3.83	3.94	4.31	.58
11 months	.66	4.22	4.34	4.74	.63
12 months	.72	4.60	4.73	5.17	.69

LISTING OF BUDGET STANDARDS AND SOURCES

These standards define quantity and quality of goods and services included in each budgetary item. The standard is used as a basis for computing schedules of allowances using periodic cost findings for items described in each specific standard.

<u>Budgetary Item</u>	<u>Standard and Source</u>
Food	"Family Low Cost Food Plan" 9/15/48 published by the Bureau of Human Nutrition, Home Economics, USDA, Washington, D. C.
Special Diets:	Developed by Diet Therapy Section, New Jersey Dietetics Association 1950
Clothing	"Low Cost Clothing Budget" prepared by the National Low Cost Clothing Committee of the National Home Economics Association & Revised with the Cooperation of the Minimum Living Costs Committee and the Extension Service of the Department of Agriculture
Clothing Upkeep:	Stecker Minimum Standard for Needs Essential to Clothing Upkeep
Fuel for Heating	Stecker Maintenance Standard for Long, Cold Winters (7 mo. heating)
Personal Incidentals	Stecker Maintenance Standard for Items Essential to Personal Grooming and Sanitation
Medicine Chest:	Bureau of Preventable Diseases, New Jersey Department of Health
Household Supplies	Stecker Maintenance Standard Essential to Cleaning, Home Laundry, etc.
Public Utilities	Developed through the Cooperation of Public Utility Company Officials and Local Veterans' Administration Office

Revised 6/53

FAMILY FOOD PLAN AT LOW COST (Plan A)*Weekly Quantities of Food for Each Member of Family. (Prelim. for Misc. Pub. 662)

Family members	Leafy, green, yellow vegetables		Citrus fruit, tomatoes		Potatoes, sweet-potatoes		Other vegetables and fruit		Milk ^{1/}	Meat, poultry, fish	Eggs	Dry beans and peas, nuts	Flour, cereals ^{2/}	Fats and oils ^{3/}	Sugar, sirups, preserves					
	Lb.	Oz.	Lb.	Oz.	Lb.	Oz.	Lb.	Oz.	Qt.	Lb.	Oz.	No.	Lb.	Oz.	Lb.	Oz.				
Children under 12 years:																				
9-12 months.....	1	8	1	12	0	8	1	0	6	0	4	5	0	1	0	10	0	1	0	1
1-3 years.....	1	12	1	12	1	0	1	0	5½	4/0	8	5	0	1	1	4	0	2	0	2
4-6 years.....	1	12	1	12	1	8	1	4	5½	1	0	5	0	2	1	12	0	6	0	6
7-9 years.....	2	0	2	0	2	8	1	3	5½	1	8	5	0	4	2	4	0	8	0	10
10-12 years.....	2	4	2	4	3	0	1	12	6	1	12	5	0	4	3	4	0	12	0	12
Girls:																				
13-15 years.....	2	4	2	4	3	4	1	12	6½	4/2	0	5	0	4	3	3	0	12	0	12
16-20 years.....	2	4	2	4	3	0	1	12	5	4/2	0	5	0	4	3	4	0	12	0	10
Boys:																				
13-15 years.....	2	8	2	8	4	0	2	4	6½	2	0	5	0	8	4	8	1	0	0	14
16-20 years.....	2	12	2	8	5	0	2	8	6½	2	0	5	0	8	5	12	1	6	1	0
Women:																				
Sedentary.....	2	4	2	0	2	4	1	12	5	2	0	5	0	4	2	0	0	10	0	10
Moderately active....	2	4	2	0	3	0	1	12	5	2	0	5	0	4	3	4	0	12	0	12
Very active.....	2	8	2	8	4	0	2	0	5	2	0	5	0	6	4	4	1	0	1	0
Pregnant.....	3	0	2	8	2	8	2	0	7½	4/2	4	7	0	4	2	8	0	10	0	8
Nursing.....	3	8	3	12	4	0	2	4	10½	4/2	8	7	0	4	3	0	0	10	0	8
60 years or over <u>5/</u> ..	2	8	2	4	2	8	1	12	5	2	0	4	0	2	2	4	0	8	0	8
Men:																				
Sedentary.....	2	4	2	0	3	0	1	12	5	2	0	5	0	4	3	4	0	12	0	12
Physically active....	2	8	2	8	4	0	2	0	5	2	0	5	0	6	4	4	1	0	1	0
With heavy work.....	2	8	2	8	6	0	2	8	5	2	0	5	0	10	7	12	1	14	1	0
60 years or over <u>5/</u> ..	2	8	2	4	3	4	1	12	5	2	0	4	0	2	3	4	0	10	0	10

1/ Or its equivalent in cheese, evaporated milk, or dry milk.

2/ Count 1½ pounds of bread as 1 pound of flour. Use as much as possible in the form of whole grain, enriched or restored products.

3/ For small children and pregnant and nursing women, cod liver oil or some other source of vitamin D is also needed. For elderly persons and for persons who have no opportunity for exposure to clear sunshine, a small amount of vitamin D is also desirable.

4/ To meet iron allowance, one large or two small servings of liver or other organ meats should be served each week.

5/ The nutritive content of the weekly food quantities for a man and woman 60 years or over were based on the National Research Council's recommended daily allowances for the sedentary man and woman.

* See plan B if food quantities at a lower cost level are desired.

SPECIAL DIETS

The following special diets were compiled by the Diet Therapy Section of the New Jersey Dietetic Association to be used as a basis in determining appropriate cost figures or allowances for special diets in our assistance plan. The diets as outlined may require alterations to meet the needs of individual patients but are sufficiently typical to be used in determining costs.

Contrary to our former procedure these diets are complete and are not used an an addition to the normal basic diet, but are to be used instead of the normal basic diet.

LOW SODIUM DIET

(cardiac, hypertension and kidney condition)

All food must be prepared without salt.

Foods to be Taken Daily

Meat, fresh water fish, and poultry (must be unsalted) - 6 ounces
(May use unsalted cottage cheese)

Egg - one

Milk - one pint, unless restricted to no milk and then substitute three glasses Lonolac

Vegetables - fresh and frozen - 2 servings daily

Potato and Substitutes - potatoes or rice - one serving daily

Fruit - fresh, frozen, or canned - 3 servings daily (includes fruit or juice)

Bread - salt free bread or crackers or matzohs

Cereals - one serving daily of puffed rice, puffed wheat, shredded wheat, or muffets

Butter - unsalted - about 3 tablespoons daily

Miscellaneous - sugar, jelly, jam, honey, molasses, pepper, paprika, dry mustard, mint, nutmeg, cinnamon, coffee, and tea.

MEAL PATTERN

Breakfast

Fruit or Juice
Egg
Cold Cereal
Salt free bread
Unsalted butter
 $\frac{1}{2}$ cup milk
Coffee

Dinner

3 oz. meat or substitutes
Vegetable or Salad
Potato or Rice
Salt free bread
Unsalted butter
Fruit
1 cup milk
Tea or Coffee

Supper

3 oz. meat or substitute
Vegetable or Salad
Salt free bread
Unsalted butter
Fruit
 $\frac{3}{4}$ cup milk
Tea or Coffee

Standards & Sources 3.

HIGH VITAMIN HIGH CALORIC HIGH PROTEIN DIET Revised 8/50
(Malnutrition, tuberculosis, anemia)

Foods to be Taken Daily

Meat, fish, poultry, and cheese - 8 ounces or 2 large servings
(include liver at least once weekly)

Eggs - Use 3 daily - may be taken as mid meal feeding such as eggnog or custard

Milk - 1 quart milk plus $\frac{1}{2}$ pint light (20%) cream (canned milk)

Vegetables - 3-4 servings to include 1 raw vegetable daily

Potato and Substitutes - to include rice, macaroni - 2 servings

Fruit - 3 servings fruit or juice to include one citrus daily

Bread - Three or more servings

Cereals - one large serving

Butter or Oleomargarine - $\frac{1}{4}$ cup or 1/8 pound

Miscellaneous - Sugar, jelly, jam, marmalade, candy, sweet desserts, gravy, coffee, tea.

MEAL PATTERN

Breakfast

Fruit or Juice
1 egg
Cereal
2 slices bread
1 tablespoon butter
Jelly
1 glass milk

Dinner

4 oz. meat or substitutes
Potato or Rice
Vegetable
Raw vegetable salad
2 slices bread
1 tablespoon butter
Jelly
Fruit
1 glass milk

Supper

4 oz. meat or substitutes
Macaroni
Vegetable
2 slices bread
1 tablespoon butter
Jelly
1 glass milk
Custard or milk dessert
with $\frac{1}{2}$ cream

Mid-morning - Eggnog with cream

Mid-evening - Fruit Juice

BLAND LOW RESIDUE DIET

Revised 8/50

(All ulcer diets)

Foods to be Taken Daily

Meat, fish, poultry, and cheese - 4 ounces baked, broiled, boiled, or creamed:
tender beef, lamb, veal, chicken, turkey, liver, white meat fish.
(All should be free of bone and gristle)

Eggs - 3 daily any style except fried.

Dairy products - $1\frac{1}{2}$ quarts milk, and if diet supplemented with cream need $\frac{1}{2}$ -
1 pint of light or 20% cream, cottage cheese, or mild American
cheese.

Vegetables - Cooked and strained carrots, beets, peas, string beans, wax beans,
celery, lima beans, spinach, squash, and asparagus.

Potatoes and substitutes - White or sweet mashed, boiled, creamed, or baked
without skin, or macaroni, spaghetti, noodles, or
polished rice.

Fruit - 2 servings of cooked or canned pears, peaches, white cherries,
applesauce, and strained cooked apricots, plums, prunes; and ripe
banana (need not be strained). Strained and diluted fruit juice.

Bread - 3 or more slices white bread, white toast, or soda crackers

Cereals - 1 serving of cream of wheat, farina, cream of rice, strained oatmeal,
puffed rice, puffed wheat, rice krispices, corn flakes

Butter - Oleomargarine may be used also - $1/8$ pound or $1/4$ cup

Miscellaneous - Gelatin, cornstarch puddings, junkets, vanilla ice cream,
Postum, malted milk powder, sugar (in limited amounts), and
salt (in limited amounts).

MEAL PATTERN

Breakfast

Dinner

Supper

Strained, diluted fruit
or juice

Egg

Farina

White Toast

Butter or Oleo

Milk

Postum - Cream

Strained Cream Soup
(no meat stock)

Broiled Meat (see list)

Potato

Strained Vegetable

White Bread

Butter or oleo

Milk pudding

Milk

Cottage or cream cheese or
Egg

Potato

Strained Vegetable

White bread

Butter or oleo

Strained Fruit

Milk

10:00 A.M. - Milk and soda cracker

3 P.M. - Eggnog

Bedtime - milk and soda cracker

DIABETIC DIETS

Revised 8/50

These diets have been abstracted from those set up by the joint committee of the American Diabetic Association, American Dietetic Association, and the Public Health Service - Diabetes Section.

The diabetic diets are divided approximately into three equal meals.

The food served may be taken from that prepared for the rest of the family if it is cooked in salted water, without adding any sugar, fat, or thickening.

Water, black coffee, clear tea, broth which has had all the fat removed, salt, spices, have no food value and may be used as desired. No soft drinks, wine, beer, or alcohol may be used. Saccharine may be used for sweetening.

Fruits may be canned at home WITHOUT sugar for use during the months when fruits are not in season. NO other canned fruits are allowable.

A standard measuring cup should be used to measure the diet.

ONE PORTION OF FRUIT EQUALS:

$\frac{1}{2}$ medium apple	$\frac{1}{4}$ cup grape juice
$\frac{1}{2}$ cup applesauce	$\frac{1}{4}$ - 6" diameter honeydew melon
2 medium fresh apricots	$\frac{1}{2}$ small mango
2-3 halves dried apricots	1 small orange
$\frac{1}{2}$ small banana	$\frac{1}{2}$ cup orange juice
$\frac{2}{3}$ cup berries	$\frac{1}{3}$ medium papaya
$\frac{1}{2}$ - 6" diameter cantaloupe	1 medium peach
9 large cherries	1 small pear
1 cup cranberries	$\frac{1}{2}$ cup pineapple
2 dates	$\frac{1}{3}$ cup pineapple juice
1 small dried fig	2 medium plums
2 large fresh figs	2 small dried prunes
$\frac{1}{2}$ small grapefruit	2 tablespoons raisins
$\frac{1}{2}$ cup grapefruit juice	1 cup or 12 strawberries
12 grapes	1 large tangerine
1 cup or 1 slice 3" x $\frac{1}{2}$ " watermelon	

ONE PORTION OF CEREAL EQUALS:

$\frac{1}{2}$ cup cooked cereal or $\frac{3}{4}$ cup cold cereal

VEGETABLES PERMITTED: (use 1 cup servings)

Revised 8/50

Asparagus
Broccoli
Cabbage
Cauliflower
Celery
Chicory
Cucumber
Escarole
Eggplant
Lettuce
Mushrooms

Greens:
Beet
Chard
Collard
Dandelion
Kale
Mustard
Poke
Spinach
Turnip

Okra
Parsley
Pepper, green
Radish
Romaine
Rhubarb
Sauerkraut
Summer Squash
Tomato
Tomato Juice
Watercress

or: ($\frac{1}{2}$ cup serving)

Beans, string
Beets
Brussels sprouts

Carrots
Onions
Peas, small
Pumpkin

Rutabaga
Squash, winter
Turnip

DIABETIC DIET (1300 calories)

135 Carbohydrate 70 Protein 60 Fat

Foods to be Taken Daily

Meat, fish, poultry, and cheese - 4 ounces

Egg - one

Milk - 2 cups or 1 pint

Vegetables - 3 servings - to include at least one raw or green leafy vegetable

Potatoes or Substitutes - 1 small white potato or $\frac{1}{2}$ cup rice, noodles, macaroni, corn, or lima beans

Fruit - 3 servings to include one citrus daily

Bread - 3 slices daily

Cereal - $\frac{1}{2}$ cup cooked or $\frac{3}{4}$ cup cold

Fat - 3 tablespoons butter, oleo, or mayonnaise

Miscellaneous - Coffee, tea, salt, pepper, vinegar, other spices but eliminate sugar.

Diabetic Diet (1300 calories) cont'd

MEAL PATTERN

Breakfast

1 serving fruit or juice
 $\frac{1}{2}$ cup cooked cereal
Egg
1 slice toast
1 teaspoon butter or oleo
 $\frac{1}{2}$ cup milk
Coffee

Dinner

2 ounces meat or substitute
 $\frac{1}{2}$ cup rice
Vegetable
1 slice bread
1 teaspoon butter or oleo
 $\frac{1}{2}$ cup milk
Fruit
Coffee or Tea

Supper

2 ounces meat or substitutes
Vegetable
Vegetable salad
1 slice bread
1 teaspoon butter or oleo
1 cup milk
Fruit
Coffee or Tea

DIABETIC DIET (1700 calories)

180 Carbohydrate 80 Protein 70 Fat

Foods to be Taken Daily

Meat, fish, poultry, and cheese - 6 ounces

Egg - one

Milk - 2 cups or 1 pint

Vegetables - 3 servings - to include one raw or green leafy vegetable

Potato or Substitutes - 2 small white potatoes or 1 cup rice, noodles, macaroni, corn or lima beans.

Fruit - 3 servings to include one citrus daily

Bread - 5 slices

Cereal - $\frac{1}{2}$ cup cooked or $\frac{3}{4}$ cup cold

Fat - 3 teaspoons butter or oleo or mayonnaise

Miscellaneous - Coffee, tea, salt, pepper, vinegar, other spices but eliminate sugar.

Revised 8/50

Diabetic Diet (1700 calories) cont'd

MEAL PATTERN

Breakfast

Fruit or Juice
 $\frac{1}{2}$ cup cooked cereal
Egg
2 slices toast
 $\frac{1}{2}$ cup milk
1 teaspoon butter or oleo
Coffee or tea

Dinner

3 ounces meat or substitute
1 cup rice
Vegetable
1 slice bread
1 cup milk
1 teaspoon butter or oleo
Fruit
Tea or coffee

Supper

3 ounces meat or substitute
Vegetable
Vegetable Salad
2 slices bread
 $\frac{1}{2}$ cup milk
1 teaspoon butter or oleo
Fruit
Coffee or tea

DIABETIC DIET (1800 calories)

180 Carbohydrate 80 Protein 80 Fat

Foods to be Taken Daily

Meat, fish, poultry, and cheese - 3 ounces

Egg - one

Milk - $\frac{1}{4}$ cups or 1 quart

Vegetables - 3 servings - to include at least one raw or green leafy vegetable

Potatoes or Substitutes - 2 small white potatoes or 1 cup rice, noodles, macaroni, corn, or lima beans

Fruit - 3 servings daily to include one citrus fruit

Bread - 3 slices

Cereal - $\frac{1}{2}$ cup cooked or $\frac{3}{4}$ cup cold

Fat - $\frac{1}{4}$ teaspoons butter, oleo, or mayonnaise

Miscellaneous - Coffee, tea, salt, vinegar, pepper, other spice but eliminate sugar.

Diabetic Diet (1800 calories) cont'd

Revised 8/50

MEAL PATTERN

Breakfast

1 serving fruit or juice
1/2 cup cooked cereal
Egg
1 slice toast
2 teaspoons butter
1 cup milk
Coffee or tea

Dinner

2 ounces meat or substitute
1 small white potato
Vegetable
1 slice bread
1 teaspoon butter
2 cups milk
Fruit
Coffee or tea

Supper

1 ounce meat or substitute
1 small white potato
Vegetable
Vegetable salad
1 slice bread
1 teaspoon butter
1 cup milk
Fruit
Coffee or tea

DIABETIC DIET (2200)

225 Carbohydrate 100 Protein 100 Fat

Foods to be Taken Daily

Meat, fish, poultry, and cheese - 6 ounces

Egg - one

Milk - 2 cups or 1 pint

Vegetables - 3 servings - include at least one raw or leafy green vegetable

Potatoes or Substitutes - 2 medium white potatoes or 2 cups rice, noodles, macaroni, corn, or lima beans

Fruit - 4 servings daily to include one citrus fruit

Bread - 5 slices

Cereal - 1/2 cup cooked or 3/4 cup cold

Fat - 3 tablespoons butter, oleo, or mayonnaise

Miscellaneous - Coffee, tea, salt, pepper, vinegar or other spices but eliminate sugar

Diabetic Diet (2200 calories) cont'd

MEAL PATTERN

<u>Breakfast</u>	<u>Dinner</u>	<u>Supper</u>
2 servings fruit or juice	3 ounces meat or substitute	3 ounces meat or substitute
3/4 cup cold cereal	1 white potato	1 cup noodles
Egg	2 Vegetables	1 vegetable or salad
2 slices toast	1 slice bread	2 slices bread
1 tablespoon butter	1 tablespoon butter	1 tablespoon butter
1 cup milk	1/2 cup milk	1/2 cup milk
Coffee or tea	Fruit	Fruit
	Coffee or tea	Coffee or tea

DIABETIC DIET (2600 calories)

250 Carbohydrate 100 Protein 130 Fat

Foods to be Taken Daily

Meat, fish, poultry, and cheese - 5 ounces

Egg - 1

Milk - 1 quart or 4 cups

Vegetables - 3 servings - to include at least one raw or leafy green vegetable

Potatoes or Substitutes - 2 medium white potatoes or 2 cups rice, noodles, macaroni, corn, or lima beans

Fruit - 4 servings to include one citrus fruit

Bread - 5 slices

Cereal - 1/2 cup cooked or 3/4 cup cold

Fat - 4 tablespoons or 1/4 pound butter, oleo or mayonnaise

MEAL PATTERN

<u>Breakfast</u>	<u>Dinner</u>	<u>Supper</u>
2 servings fruit or juice	3 ounces meat or substitute	2 ounces meat or substitute
3/4 cup cold cereal	1 white potato	1 cup rice
Egg	2 vegetables	1 vegetable or salad
2 slices toast	1 slice bread	2 slices bread
1 tablespoon butter	1 tablespoon butter	1 tablespoon butter
2 cups milk	1 cup milk	1 tablespoon mayonnaise
Coffee or tea	Fruit	1 cup milk
	Coffee or tea	Fruit
		Coffee or tea

LOW COST CLOTHING BUDGET FOR MAN OR BOY----CLERICALLY EMPLOYED

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ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	Revised June 1953		
			YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Overcoat	1	All wool--may be part or all reprocessed wool. Set in sleeves--single breasted. Yoke or full rayon lining.	1/8		
Raincoat or topcoat	1	Part wool-Gabardine or similar hard finished fabric. Water repellent. Yoke and sleeve rayon lining.	1/6		
Sweater	1	100% wool--Coat style. Worsted yarn. Rib knit.	1/3		
Winter Suit	1	2 piece suit-coat, & 1 pair trousers. All wool (can be part reused or reprocessed wool). Hard finish. Worsted, Single breasted. Yoke & sleeve rayon lined.	1/3		
Summer Suit	1	2 piece suit-coat & trousers. Rayon tropical suiting. Coat half lined & sleeves full lined with rayon.	1/3		
Trousers	2	Cotton twill or covert cloth. 1% residual shrinkage and colorfast.	1/2		
Slacks	2	40% wool (at least)	1/2		
Shirts	6	Cotton broadcloth--white, colored or print 100-112 x 60 threads per inch. Residual shrinkage 1% or less.	6		
Undershirts	4	Combed cotton-rib knit	3		
Undershorts	4	Cotton broadcloth--solid color or printed fabric, gripper or button closure. 80 x 60 threads per inch. Residual shrinkage 1% or less. Colorfast to washing.	3		
Pajamas	2	Coat or middy style. Cotton, percale or broadcloth. Solid color or printed fabric. (Percale--68 x 72 threads per inch). (Broadcloth 80 x 60 threads per inch). Residual shrinkage 1% or less. Colorfast to washing.	1		
Bathrobe	1	Beacon cloth	1/6		
Shoes	2	Oxford or moccasin style. Inexpensive grade calf. Leather sole, rubber or composition heel. Good-year welt.	2		

Rubbers	1	Top grade rubber uppers. Cotton net lining.	1/3
Socks	6	Cotton-may be nylon rein- forced, Half hose or slack length, Carded yarn.	8
Bedroom slippers	1	Felt	1/2
Hat or cap	1	Wool felt-year around weight with or without lining.	1/2
Belt	1	1"-1 1/4" wide-cowhide, leather	1/2
Gloves	1	Wool knit	1/2
Garters	1	Rayon elastic-single grip 3/4"-1" wide.	1
Ties	4	Rayon	4
Handkerchiefs	6	Cotton-17" square. Machine hemmed.	6
Cleaning & Pressing			
Suits			4
Cleaning Wool Overcoat			1/2
Cleaning Topcoat			1
Shoe repair		Half soles and heels	3

LOW COST CLOTHING BUDGET FOR MAN OR BOY EMPLOYED AT MANUAL LABOR

13

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	Revised June 1953		
			YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Mackinaw or Melton Jacket	1	100% wool-may be reused or reprocessed wool. Cotton lined, Approximate 32" length.	1/4		
Overcoat	1	All wool-may be part or all reprocessed wool. Set in sleeves-single breasted, Yoke or full rayon lining.	1/10		
Raincoat or topcoat	1	Part wool-Gabardine or similar hard finished fabric. Water repellent. Yoke and sleeve rayon lining.	1/6		
Sweater	1	100% wool-Coat style. Worsted yarn. Rib knit.	1/3		
Winter suit	1	2 piece suit-coat, & 1 pair trousers. All wool (can be part reused or reprocessed wool). Hard finish. Worsted. Single breasted, Yoke & sleeve rayon lined.	1/3		
Summer suit	1	2 piece suit-coat & trousers. Rayon tropical suiting. Coat half lined & sleeves full lined with rayon.	1/4		
Slacks	1	40% wool (at least)	1/2		
Work trousers or overalls	3	Cotton twill or covert cloth, 1% residual shrinkage and colorfast.	2		
Shirts	3	Cotton broadcloth-white, colored or print 100-112 x 60 threads per inch. Residual shrinkage 1% or less.	3		
Shirts, work	4	Cotton chambray. Heavy weight. Residual shrink- age 1% or less. Colorfast.	4		
Undershirts	4	Combed cotton-rib knit	3		
Undershorts	4	Cotton broadcloth-solid color or printed fabric, gripper or button closure. 80 x 60 threads per inch. Residual shrinkage 1% or less. Colorfast to washing.	3		
Pajamas	2	Coat or middy style. Cot- ton, percale or broad- cloth. Solid color or printed fabric. (Percale- 68 x 72 threads per inch). (Broadcloth 80 x 60 threads per inch). Residual shrinkage 1% or less. Colorfast to washing.	1		

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Bathrobe	1	Beacon cloth	1/6
Work shoes	2	High shoe (approximately 7-8 eyes) composition outsole, goodyear welt. Leather sole, composition or rubber heel.	2
Street shoes	1	Oxford or moccasin style. Inexpensive grade calf. Leather sole, rubber or composition heel. Good-year welt.	1/2
Rubbers	1	Top grade rubber uppers. Cotton net lining.	1/2
Socks, dress	4	Cotton-may be nylon reinforced. Half hose or slack length. Carded yarn.	4
Socks, work	4	Cotton-flat knit, carded yarn. Half or slack length. 1 1/2-2 lb. per dozen. Toe & heel reinforced.	8
Bedroom slippers	1	Felt	1/2
Cap	1	100% wool cap. May be new or reused or re-processed wool. Cotton lining.	1/4
Hat	1	Wool felt-year around weight with or without lining.	1/2
Belt	1	1"-1 1/4" wide-cowhide, leather	1/2
Gloves	3	Canvas cotton	3
Gloves	1	Wool knit	1/2
Garters	1	Rayon elastic-single grip 3/4"-1" wide.	1
Ties	2	Rayon	2
Handkerchiefs	6	Cotton-17" square. Machine hemmed.	6
Cleaning and Pressing Suits			4
Cleaning wool overcoat			1/2
Cleaning top coat			1
Shoe repair		Half soles and heels	3

LOW COST CLOTHING BUDGET FOR MAN----INACTIVE AT HOME

15

		Revised June 1953			
ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Overcoat	1	All wool-may be part or all reprocessêd wool. Set in sleeves-single breasted. Yoke or full rayon lining.	1/10		
Sweater	1	100% wool-Coat style. Worsted yarn. Rib knit.	1/3		
Winter suit	1	2 piece suit-coat, & 1 pair trousers. All wool (can be part reused or reprocessed wool). Hard finish. Worsted. Single breasted. Yoke & sleeve rayon lined.	1/5		
Slacks	1	40% wool	1/2		
Trousers	2	Cotton twill or covert cloth. 1% residual shrinkage and colorfast.	1/2		
Shirts	6	Cotton broadcloth-white, colored or print 100-112 x 60 threads per inch. Residual shrinkage 1% or less.	3		
Union Suit (winter)	2	10% wool, ankle length. Long or short sleeves.	2		
Union Suit (summer)	2	Cotton, rib knit, carded yarn, ankle length, long or short sleeves.	2		
Pajamas	2	Coat or middy style, Cotton, percale or broadcloth. Solid color or printed fabric. (Percale-68 x 72 threads per inch). (Broadcloth 80 x 60 threads per inch). Residual shrinkage 1% or less. Colorfast to washing.	1		
Bathrobe	1	Beacon cloth	1/6		
Shoes	1	Hi-soft kangaroo leather	1/3		
Rubbers	1	Top grade rubber uppers. Cotton net lining.	1/4		
Socks	6	Cotton-may be nylon reinforced. Half hose or slack length. Carded yarn.	3		
Bedroom slippers	1	Felt	1		
Hat	1	Wool felt-year around weight with or without lining.	1/6		
Suspenders	1	Rayon cotton elastic	1/2		
Gloves	1	Wool knit	1/12		
Garters	1	Rayon elastic-single grip 3/4"-1" wide.	1/2		
Ties	3	Rayon	2		
Handkerchiefs	6	Cotton-17" square. Machine hemmed.	6		

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Cleaning and pressing suits	2
Cleaning wool overcoat	1/2
Cleaning sweater	2
Shoe repair	Half sole and heel 1

LOW COST CLOTHING BUDGET FOR WOMAN OR GIRL----EMPLOYED

17

Revised June 1953

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Winter coat	1	Sport casual, full length, 100% wool, full rayon lining. Interlining-full length 100% reprocessed or reused wool or cotton flannel.	1/3		
Spring coat	1	Sport or casual style-3/4 length. Shortie or topper 50% wool-full rayon lining.	1/4		
Suit	1	2 piece tailored style-straight skirt-may have kick pleats or be gored. Hard finished fabric-50% wool. Coat-full rayon lined.	1/4		
Suit	1	2 piece tailored. Skirt-straight, may have kick pleats or be gored. Rayon suiting or similar hard finished fabric. Coat need not be lined.	1/4		
Sweater	1	Cardigan style-long sleeves 100% wool or 100% nylon.	1/3		
Skirt	1	Straight, flared or gored skirt. May have kick pleats. Rayon fabric-hard finish.	1		
Blouse	2	Classic blouse. Short sleeves, white or solid colors-rayon fabric. 232 x 60 threads per inch. Machine made. Finished seams.	1		
Blouse	2	Cotton shirt style. Residual shrinkage 1% or less. Colorfast.	1		
Dress	1	One piece-casual style-40 - 60% wool. Seams with pinked edges. Tape finished hem.	1/2		
Dress	1	One piece-casual or street style. Rayon crepe printed or plain fabric. Pinked seams. Taped hem.	1/2		
Dress	1	Tailored-such as shirt waist or coat style. One piece. Rayon gabardine. Pinked seams with taped hem.	1/2		
Dress	2	Street-tailored-cotton fabric. Residual shrinkage 1% or less. Colorfast. Combed yarn. Vat dyed.	1		

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Housedresses	2	Shirt waist or coat style. One piece-cotton percale. 80 x 80 threads per inch. Residual shrinkage 1% or less. Colorfast.	1/2
Apron	1	Bib top - cotton percale	1
Panties	3	Flare, band or brief. Rayon knit. Overlock seams. Reinforced crotch.	3
Slips	2	Rayon knit-tailored, street length. Double locked seams.	2
Girdle	2	Medium weight-woven elasticized fabric. Step in style - 4 garters.	1
Brassieres	3	Rayon, satin or cotton broadcloth. Adjustable straps. Adjustable back closing with elastic insert.	2
Nightgowns	3	Rayon knit, tailored style.	1
Bathrobe	1	Cotton chenille-ankle length. Wrap around with sash tie. Residual shrinkage 3% or less.	1/5
Shoes	3	Strap, pump or tie. Inexpensive grade, kid or calf. Leather outsole.	2
Rubbers	1	Top grade rubber. Cotton net lining.	1/6
Galoshes	1	All rubber-cotton fabric lined. Snapper closure.	1/5
Hose	3	Nylon-45 gauge-30 Denier. Reinforced foot and welt.	8
Bedroom slippers	1	Felt-stiff sole	1/2
Scarf	1	30" x 32" square-rayon crepe	1
Hat (winter)	1	Wool felt	1/2
Hat (summer)	1	Imitation straw or fabric	1/2
Handkerchiefs	6	Cotton - Machine hemmed	10
Handbag	1	Rayon, crepe or plastic	1
Gloves	2	Cotton	2
Umbrella	1	10 rib	1/8
Cleaning coats			2
Cleaning dresses			6
Cleaning suits			4
Shoe Repair		Heels	4
		Half soles	2

LOW COST CLOTHING BUDGET-----HOLEMAKER

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Revised June 1953

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Winter coat	1	Sport casual, full length, 100% wool-full rayon lining. Interlining-full length 100% reprocessed or reused wool or cotton flannel.	1/4		
Spring coat	1	Sport or casual style-3/4 length. Shortie or topper 50% wool-full rayon lining.	1/5		
Sweater	1	Cardigan style-long sleeves 100% wool or 100% nylon.	1/2		
Dress	1	One piece-casual style - 40-60% wool. Seams with pinked edges. Tape finished hem.	1/3		
Dress	1	One piece-casual or street style. Rayon crepe printed or plain fabric. Pinked seams. Taped hem.	1/2		
Housedresses	3	Shirt waist or coat style. One piece-cotton percale. 80 x 80 threads per inch. Residual shrinkage 1% or less. Colorfast.	3		
Street dress	1	Street-tailored-cotton fabric. Residual shrinkage 1% or less. Colorfast. Combed yarn. Vat dyed.	1		
Aprons	3	Bib top - cotton percale	3		
Panties	3	Flare, band or brief. Rayon knit. Overlock seams. Reinforced crotch.	3		
Slips	2	Rayon knit-tailored street length. Double locked seams.	2		
Girdle	1	Medium weight-woven elasticized fabric. Step in style - 4 garters.	1		
Brassieres	2	Rayon, satin or cotton broadcloth. Adjustable straps. Adjustable back closing with elastic insert.	2		
Nightgowns	3	Rayon knit, tailored style	1		
Bathrobe	1	Cotton chenille-ankle length. Wrap around with sash tie. Residual shrinkage 3% or less.	1/6		
Shoes	2	Strap, pump or tie. Inexpensive grade, kid or calf. Leather outsole.	2		
Rubbers	1	Top grade rubber. Cotton net lining.	1/6		
Galoshes	1	All rubber-cotton fabric lined. Snapper closure.	1/6		
Hose	3	Nylon-45 gauge-30 denier. Reinforced foot and welt.	6		

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Bedroom slippers	1	Felt-stiff sole,	1
Scarf	1	30"-32" square-rayon crepe.	1
Hat (winter)	1	Wool felt	1/2
Hat (summer)	1	Imitation straw or fabric	1/2
Handkerchiefs	6	Cotton - machine hemmed	6
Handbag	1	Rayon, crepe or plastic	1/2
Gloves	1	Cotton	1
Cleaning coat			2
Cleaning dresses			4
Shoe Repair		Heels	2
		Half soles	2

LOW COST CLOTHING BUDGET FOR WOMAN--INACTIVE AT HOME

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Revised June 1953

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Winter coat	1	Sport casual, full length, 100% wool-Full rayon lin- ing. Interlining-full length 100% reprocessed or reused wool or cotton flannel.	1/8		
Spring coat	1	Sport or casual style-3/4 length. Shortie or topper 50% wool-full rayon lining.	1/10		
Sweater	1	Cardigan style-long sleeves 100% wool or 100% nylon.	1/2		
Dress	1	One piece-casual style - 40-60% wool. Seams with pinked edges. Tape finished hem.	1/3		
Dress	1	One piece-casual or street style, Rayon crepe printed or plain fabric. Pinked seams. Taped hem.	1/3		
Housedresses	2	Shirt waist or coat style, One piece-cotton percale. 80 x 80 threads per inch. Residual shrinkage 1% or less. Colorfast.	2		
Street dress	1	Street-tailored-cotton fabric. Residual shrink- age 1% or less. Colorfast. Combed yarn. Vat dyed.	1		
Aprons	2	Bib top - cotton percale	2		
Unionsuits (winter)	3	10% wool-rib knit-ankle length. Short sleeves- reinforced seams.	2		
Unionsuits (summer)	3	Combed cotton-rib knit- ankle length. Short sleeves-reinforced seams.	2		
Slips	2	Rayon knit-tailored street length. Double locked seams.	1		
Corset	1	Rayon cotton fabric-full length. 4 garters-inner welt.	1/3		
Brassiere	1	Rayon, satin or cotton broadcloth. Adjustable straps. Adjustable back closing with elastic insert.	1		
Nightgowns	2	Flannelette	2		
	2	Cotton nainsook	2		
Bathrobe	1	Beacon cloth	1/3		
Shoes	1	Strap, pump or tie. Inex- pensive grade kid or calf. Leather outsole.	1		
Galoshes	1	All rubber-cotton fabric lined. Snapper closure.	1/8		
Rubbers	1	Top grade rubber. Cotton net lining.	1/8		

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Hose	3	Mercerized cotton	3
Hose	3	Nylon - 42 gauge	3
Bedroom slippers	1	Felt-stiff sole	1
Scarf	1	30"-32" square-rayon crepe.	1/2
Hat	1	Wool felt	1/3
Hat	1	Imitation straw or fabric	1/3
Handkerchiefs	6	Cotton-Machine hemmed	6
Handbag	1	Rayon, crepe or plastic	1/6
Gloves	1	Cotton	1
Cleaning coat			2
Cleaning dress			2
Shoe Repair		Soles	1
		Heels	1
Umbrella	1	10 Rib	1/8

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ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Jacket	1	Hackinaw or Pea coat- fingertip length. 100% reprocessed wool (or 60% reprocessed and 40% reused wool). Moisture repellent. Weight 30 oz.-1 yard. Double breasted style, fully interlined.	1/2		
Sweater	2	Full over style, long sleeves, all wool worsted, 2 ply yarn.	1		
Suit	1	2 piece suit, single breasted coat and pair long trousers. 40-55% wool-balance rayon and/ or cotton fabric. Gabardine or other hard finished fabric.	1/2		
Slacks	1	Pleated front, 40-55% wool, 2 balance rayon and/or cot- ton gabardine or other hard finished fabric.			
Dungarees or Jeans	2	Blue denim, cotton, resid- 2 ual shrinkage 1% or less. 8 oz. per yard, finished weight. Double or triple stitched.			
Shirt	2	Cotton, broadcloth, plain 2 or tattersal print or poplin. Solid colors, white or printed, long sleeves. Colorfast to washing, re- sidual shrinkage 1% or less.			
Shirt	2	Cotton flannel. Color- 2 fast to washing, resid- ual shrinkage 1% or less.			
Shirt	2	Polo cotton knit, long 2 sleeves, crew neck. Plain knit combed, single ply yarn. Colorfast to washing.			
Raincoat and Helmet set	1	Rubber coat with matching 1/3 helmet. Raglan sleeves. Rubber coated cotton sheeting fabric. Water- proof finish.			
Gym trunks	1	Sanforized cotton twill, 1/2 vat dyed. Elastic waist band.			
Undershirts	3	Short sleeves, combed 2 cotton rib knit, crew neck.			

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Undershorts	3	Combed cotton, rib knit, reinforced crotch, elastic waist band, hemmed bottoms.	4
Pajamas	2	Middy or coat style, cotton broadcloth or flannel. Colorfast, residual shrinkage 1% or less.	2
Bathrobe	1	Heavy cotton blanket cloth.	1/4
Shoes	2	Oxford, may have moccasin styling, goodyear welt; outsole-leather or composition.	2
Tennis or gym shoes	1	Duck or canvas uppers, rubber soles.	1/2
Rubbers	1	Top grade rubber uppers, cotton net lining.	1/2
Galoshes	1	Reinforced rubber uppers. Cotton net lining.	1/2
Socks	8	2 ply yarn, mercerized or combed cotton. Colorfast, reinforced toes and heels.	8
Cap	1	Ski style, 100% wool, water repellent.	1/2
Belt	1	Top grain cowhide leather- 3/4 inch wide.	1/2
Gloves	1	100% worsted wool	1
Neckties	2	Rayon	2
Handkerchiefs	6	Cotton-Machine made	6
Cleaning Jacket			1
Cleaning Suit			1
Cleaning Slacks			2
Shoe Repair		Half soles	3
		Heels	3

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ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Jacket	1	Jackinaw or Pea coat- fingertip length. 100% reprocessed wool (or 60% reprocessed and 40% reused wool). Moisture repellent. Weight 30 oz.- 1 yard. Double breasted style, fully interlined.	1/2		
Raincoat and Helmet set	1	Rubber coat with matching helmet. Raglan sleeves. Rubber coated cotton sheeting fabric. Water- proof finish.	1/3		
Sweater	1	Pull over style, long sleeves, all wool worsted, 2 ply yarn.	1/2		
Slacks	1	Cotton corduroy, 12 oz. per yard.	2		
Slacks	1	Rayon gabardine, pleated front.	2		
Blue Jeans	2	Blue denim, cotton, re- sidual shrinkage 1% or less. 8 oz. per yard, finished weight. Double or triple stitched.	2		
Shirts	1	Cotton, broadcloth, plain or tattersal print or poplin. Solid colors, white or printed, long sleeves. Colorfast to washing, residual shrinkage 1% or less.	1		
Shirts	2	Cotton flannel. Color- fast to washing, re- sidual shrinkage 1% or less.	1		
Shirts	2	Polo cotton knit, long sleeves, crew neck. Plain knit combed, single ply yarn. Colorfast to washing.	3		
Gym trunks	1	Sanforized cotton twill, vat dyed. Elastic waist band.	1/3		
Undershirts	3	Short sleeves, combed cot- ton rib knit, crew neck.	2		
Undershorts	3	Combed cotton, rib knit, reinforced crotch, elas- tic waist band, hemmed bottoms.	3		
Pajamas	2	Middy or coat style, cot- ton broadcloth or flannel. Colorfast, residual shrinkage 1% or less.	2		

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Bathrobe	1	Heavy cotton blanket cloth.	1/3
Shoes	2	Oxford, may have moccasin styling, goodyear welt; outsole-leather or composition.	3
Tennis shoes	1	Duck or canvas uppers, rubber soles.	1/2
Rubbers	1	Top grade rubber uppers, cotton net lining.	1/2
Galoshes	1	Reinforced rubber uppers. Cotton net lining.	1/2
Socks	8	2 ply yarn, mercerized or combed cotton. Color-fast, reinforced toes and heels.	8
Bedroom slippers	1	Felt - soft sole	1/2
Cap	1	Ski style, 100% wool, water repellent.	1/2
Belt	1	Top grain cowhide leather- 3/4 inch wide.	1/3
Gloves	1	100% worsted wool	1
Neckties	1	Rayon	1
Handkerchiefs	6	Cotton-Machine made	6
Cleaning Jacket			1
Cleaning Rayon slacks			2
Shoe Repair		Half soles	3
		Heels	3

LOW COST CLOTHING BUDGET-----PRE-SCHOOL BOY 2 THRU 5 YEARS

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Revised June 1953

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Snowsuit with hood or cap	1	Water repellent, cot- ton or rayon fleeced lined.	1/2		
Sweaters	2	40-50" worsted wool, long sleeves, rib knit sleeve and neck.	1		
Slacks	2	Longies, cotton twill or whipcord, residual shrinkage 1% or less.	2		
Denims	2	8 oz. denim, residual shrinkage 1% or less, reinforced seams.	3		
Shirt	1	Cotton broadcloth, san- forized.	1		
Shirts	3	Cotton knit, long sleeves, 3 combed yarn, crew neck.	3		
Shorts	2	Cotton boxer shorts, elastic waist, residual shrinkage 1% or less, colorfast.	1		
Undershirts	3	Combed cotton, rib knit, short sleeves, crew neck.	3		
Undershorts	3	Combed cotton, rib knit, reinforced crotch, elas- tic waist band.	4		
Sleepers	3	One piece flannelette or knit.	2		
Shoes	1	Oxford style or may have moccasin styling, leather or composition outsole.	3		
Rubbers	1	Top grade rubber uppers, cotton net lining.	1		
Galoshes	1	Reinforced rubber uppers. Fleece lined.	1		
Socks	4	2 ply yarn, mercerized or 6 combed cotton. Colorfast, reinforced toes and heels.	6		
Bedroom slippers	1	Felt - soft sole	1/2		
Mittens	1	100% wool worsted	1		
Cleaning Snowsuit			1		
Shoe Repair		Shoe Stitching	3		

LOW COST CLOTHING BUDGET--SCHOOL GIRL 12 YEARS AND OVER

Revised June 1953

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Coat	1	100% reprocessed wool, rayon lined, cotton or reprocessed wool interlined. Casual or sport style.	1/3		
Coat	1	Shortie or 3/4 length. 50% reprocessed or re- used wool, rayon lined.	1/4		
Raincoat	1	Waterproof plastic fabric with detachable hood, raglan sleeves.	1		
Sweater	1	Pull over, crew neck. 100% wool worsted, short sleeve. Plain knit body, rib neck, cuffs & bottom.	1		
Sweater	1	Cardigan-classic style, crew neck, long sleeves, 100% wool worsted.	1		
Dresses	2	Rayon crepe or gabardine, may have pleats, gored or full skirt, moderately styled.	1		
Dresses	2	One piece, short sleeves, cotton percale, broad- cloth or gingham. Re- sidual shrinkage 1% or less. Colorfast to washing.	2		
Skirt	1	Rayon gabardine or similar fabric. May be pleated, gored or flared.	3		
Blouses	2	Cotton-broadcloth or ging- ham, colorfast to washing. Residual shrinkage 1% or less. Button front, short sleeves.	3		
Jeans	2	6 oz. denim, residual shrinkage 1% or less. Double stitched.	1		
Tym suit	1		1/2		
Panties	3	Tailored rayon knit	3		
Slips	2	Cotton nainsook. Tailored or machine lace or em- broidery trim.	2		
Garter belt	1	4-5 inch width. Rayon or cotton - 4 garters.	1		
Brassieres	2	Cotton broadcloth	2		
Pajamas	2	Cotton fabric, vat dyed. Colorfast to washing. Re- sidual shrinkage 1% or less.	2		
Bathrobe	1	Chenille	1/4		
Shoes, school	1	Saddle or moccasin type. Goodyear welt, leather or composition sole & heel.	2		
Shoes, dress	1	Pump style, goodyear welt, leather or composition sole & heel.	1		

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Tennis shoes	1	Canvas or duck uppers, crepe rubber or of crepe type rubber sole.	1/3
Galoshes	1	Waterproof latex-10 $\frac{1}{2}$ -11" height.	1/2
Hose	2	Nylon - 45 gauge	3
Anklets	4	Cotton, rib knit top, re- inforced toe and heel.	8
Bedroom slippers	1	Felt - soft sole	1/2
Scarf	1	30-32" square, rayon crepe.	1
Hat	1	Felt or straw like fabric	1
Handkerchiefs	6	Cotton-machine made	6
Handbag	1	Rayon, crepe or plastic	1/2
Gloves	1	100% wool knit	1
Cleaning coats			2
Cleaning skirt			1
Cleaning rayon dresses			2
Shoe Repair		Soles	3
		Heels	3

Revised June 1953

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACE- MENT	UNIT PRICE	YEARLY COST
Coat	1	Winter, stormcoat style. Water repellent gabardine of rayon & nylon. At least 50% wool lining. May be reprocessed or re-used wool lining.	1/2		
Coat	1	Rayon or part wool. Gabardine or similar hard finished fabric. Rayon lined.	1/2		
Sweater	1	Cardigan style, crew neck, long sleeves. 100% wool, 2 ply worsted yarn. Rib knit cuff & neck.	1		
Sweater	1	Slip-on style, rib knit cuff & neck, long sleeves. 100% wool.	1		
Jeans	2	6 oz. denim, residual shrinkage 1% or less. Double or triple stitched.	1		
Dresses	4	One piece, short sleeves, cotton percale, broadcloth or gingham. Residual shrinkage 1% or less. Colorfast.	2		
Dress	1	Rayon fabric, washable, party style.	1/2		
Skirts	2	Part wool & rayon or corduroy. May be dirndl or pleated style.	2		
Blouses	2	Cotton-broadcloth or gingham, short sleeves. Residual shrinkage 1% or less. Colorfast.	2		
Shorts	2	Denim or broadcloth. Residual shrinkage 1% or less. Colorfast.	2		
Under Vests	3	Rib knit-combed cotton	2		
Panties	3	Rib knit-combed cotton	2		
Slips	3	Cotton nainsook, built up shoulders. 1% residual shrinkage or less.	2		
Pajamas	3	Cotton broadcloth or flannelette, 2 piece, tailored, colorfast. Residual shrinkage 1% or less.	2		
Robe	1	Chenille-preshrunk	1/3		
Shoes	2	Oxford, may have moccasin styling, goodyear welt, leather or composition sole & heel. 4-6 eyelets.	2		
Tennis shoes	1	Canvas or duck uppers, crepe rubber or crepe type rubber sole.	1/3		
Galoshes	1	Waterproof latex-10½-11" height	1/2		

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Anklets	6	Cotton, plain or rib knit, 6 colorfast, combed 2 ply yarn, reinforced toe & heel.	
Bedroom slippers	1	Felt	1/2
Scarf	1	30-32" square, rayon crepe.	1/2
Hat	1	100% wool, helmet style	1/2
Handkerchiefs	6	Cotton-Machine made	6
Mittens	1	Wool knit	1
Raincoat with hood	1	Waterproof plastic fabric with detachable hood, raglan sleeves.	1/2
Cleaning coat			2
Shoe Repair		Soles	2
		Heels	2

LOW COST CLOTHING BUDGET--PRE-SCHOOL CHILD 2 THRU 3 YEARS

Revised June 1953

DESCRIPTION OF CLOTHING	DESIRABLE QUANTITY	SPECIFICATIONS	YEARLY REPLACEMENT	UNIT PRICE	YEARLY COST
Snowsuit with cap	1	Rayon or cotton fabric, water repellent, matching hood or cap. Knit cuffs & anklets. Fleece lining.	1/2		
Sweaters	2	Cardigan style, 100% wool, long sleeves. Rib knit neck & cuffs.	2		
Dresses	2	One piece short sleeves, cotton percale, broadcloth or gingham, colorfast. Residual shrinkage 1% or less.	2		
Overalls	3	Cotton corduroy, self lined, bib top.	2		
Shorts	2	Elastic waist, cotton broadcloth, denim or twill, colorfast. Residual shrinkage 1% or less.	2		
Polo shirts	3	Combed cotton, taped rib neck, short sleeves.	4		
Vests	3	Combed cotton, rib knit, build up shoulders.	3		
Panties	3	Combed cotton, rib knit, reinforced crotch. Elasticized waist.	3		
Slips	2	Cotton nainsook, built up shoulders. Residual shrinkage 1% or less.	1		
Sleepers	3	One piece cotton flannellette. Residual shrinkage 1% or less. Colorfast.	2		
Shoes	2	Oxford style, may have moccasin styling, good-year welt. Leather or composition sole & heel.	3		
Putters	1	Top grade rubber uppers, cotton net lining.	1		
Geloshes	1	Reinforced cotton uppers. Fleece lined.	1		
Anklets	4	2 ply yarn-mercerized or combed cotton. Colorfast, reinforced toe & heel.	6		
Bedroom slippers	1	Felt - soft sole	1/2		
Cap	1	Ski style-100% wool or water repellent fabric.	1		
Mittens	1	100% wool worsted	1		
Cleaning snowsuit			1		
Shoe Repair		Shoe stitching	3		

Revised June 1953

ARTICLES OF CLOTHING	DESIR- ABLE QUANTITY	SPECIFICATIONS	UNIT PRICE	YEARLY COST
Bunting	1	Cotton blanket cloth, jacket style with attached hood.		
Receiving Blanket	3	Cotton-30 x 40 inches, medium weight.		
Sweater Set	1	100% wool sweater, cap & bootees.		
Dresses	1	Cotton batiste		
Gowns	2	Cotton flannelette draw string closure at sleeves and bottom. Residual shrinkage 1% or less.		
Wrapper	2	Cotton flannelette shrinkage 1% or less.		
Diapers	3 doz.	Cotton birdseye cloth 27 x 27 inches. Machine hemmed.		
Hands	3	Cotton flannelette 5 x 23 inches. Two tape ties.		
Shirts	3	Rib knit - combed cotton		
Slips or gertrudes	1	Cotton batiste		
Sleeping bag	2	Cotton flannelette, knit neck, mitten cuffs.		
Panties	2	Run proof knit rayon, waterproof plastic lined.		
Stockings	3	Mergerized cotton, seamless full length.		
Bibs	3	Knit cotton terry cloth		
Sheet	1	Waterproof crib sheet 27 x 36 inches.		
Crib sheets	4	Cotton sheets-bleached muslin 42 x 72 inches.		
Crib blankets	3	At least 25% wool 36 x 50 inches.		
Quilted pads	3	Cotton quilted pads. Bleached cotton filler 17 x 30 inches.		
Towels	3	Knit cotton cloth 20 x 40 inches.		
Wash cloths	2	Knit cotton cloth		
Basket liner	1	Quilted plastic		
Basket pad	1	Quilted waterproof plastic. Cotton felt filled.		
Safety Pins	1	1 package large size		

ADD AT 6 MONTHS TO 2 YEARS

Snowsuit with cap or hood	1	One piece water repellent, cotton or rayon fabric. Latching hood or cap. Elasticized waist. Knit cuffs and anklets. Cotton fleece lined.		
Sweaters	2	Cardigan style 100% worsted wool, long sleeves. Plain knit body, rib knit cuffs, neck and bottom.		
Overalls	3	Cotton corduroy or denim. Bib top. Lined bib. Elasticized back.		
Dresses (girl)	3	Cotton percale, broadcloth, gingham or combination. Colorfast to washing. Residual shrinkage 1% or less. One piece, short sleeves.		

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Wash suits (boy)	3	Cotton fabric-gabardine or cotton twill boxer style, elasticized waist. Residual shrinkage 1% or less. Colorfast to washing.
Polo shirts	3	Combed cotton knit. Long sleeves. Colorfast to washing.
Sunsuits	2	Cotton fabric, one piece-bib top. Elasticized waist. Colorfast to washing. Residual shrinkage 1% or less.
Training pants	4	Combed cotton, knit, double or triple crotch. Elastic waist.
Undershirts	3	Combed cotton, knit. Slip-on vest, short sleeves.
Sleepers	3	Flannelette, colorfast to washing. Residual shrinkage 1% or less. Button front, drop seat.
Bathrobe	1	Cotton beacon cloth. Washable
Shoes	2	Boot or high cut style. Elk or other side leather. Goodyear welt. Leather sole.
Galoshes	1	Rubber uppers, cotton fleeced lined. Two instep snaps.
Hose or anklets	6	Mercerized cotton anklets. Rib knit cuffs. Reinforced toes & heels.
Scarf	1	100% wool scarf
Cap	1	100% wool knit, helmet style
Mittens	1	All wool worsted mittens

CLOTHING MAINTENANCE STANDARD

CLOTHING UPKEEP FOR FAMILIES OF SPECIFIED SIZE

ITEM	Average Unit Price	2 Parents, 1 Child		2 Parents, 2 Children		2 Parents, 3 Children		2 Parents, 4 Children		2 Parents, 5 Children	
		Annual re- place- ment	Annual Cost	Annual re- place- ment	Annual Cost	Annual re- place- ment	Annual Cost	Annual re- place- ment	Annual Cost	Annual re- place- ment	Annual Cost
<u>Cleaning</u>											
Clothes Brush	\$	1/2	\$	1/2	\$	1/2	\$	1	\$	1	\$
Cleaning Fluid (3 1/2 oz.)		1		1		1		2		2	
Shoe Brush		1/3		1		1		1		1	
Shoe Polish		1		2		2		3		3	
Total	\$		\$		\$		\$		\$		\$
<u>Sewing</u>											
Cotton Thread (120 yds.)	\$	3	\$	3	\$	4	\$	4	\$	4	\$
Nylon Thread (100 yds.)		2		3		3		4		4	
Heavy Duty Mer- cerized Thread (75 yds.)		1		1		2		2		2	
Darning Cot- ton (75 yds.)		6		8		10		12		14	
Needles (pkg.)		1		1		1		1		1	
Pins (150 per paper)		1		1		1		2		2	
Safety Pins(8)		1		2		2		3		3	
Total	\$		\$		\$		\$		\$		\$

HOUSEHOLD SUPPLIES REQUIRED PER YEAR BY FAMILIES OF SPECIFIED SIZE

FAMILY SIZE		1		2		3		4		5		6		7	
Item	Unit	No.	Cost	No.	Cost	No.	Cost	No.	Cost	No.	Cost	No.	Cost	No.	Cost
Corn Broom	each	1/2		1/2		1/2		1/2		1		1		1	
Whisk Broom	each	1/4		1/4		1/4		1/4		1/4		1/4		1/4	
Mop Head	16 oz.	1		1		1		2		2		2		2	
Mop Handle	each	1/4		1/4		1/3		1/3		1/3		1/3		1/3	
Scrub Brush	each	1/2		1/2		1/2		1		1		1		1	
Bleach	1 gal.	1/2		1		1		2		2		3		3	
Detergent	24 oz.	12		15		18		21		24		27		30	
Soap Flakes	24 oz.	12		15		18		21		24		27		30	
Laundry Soap	large bar	10		21		31		42		52		62		73	
Starch	1 lb.	3		3		4		4		5		6		6	
Ammonia	qt.	2		2		3		4		4		5		5	
Lye 13 oz. can	can - 13 oz.	4		4		6		6		6		6		6	
Scouring Powder	can	5		12		18		24		30		36		42	
Clothespins	2 doz.	1		1		1		2		2		2		2	
Electric Bulbs	75 watt	4		4		6		6		8		8		8	
Toilet Tissue	1000 short roll	10		20		30		40		50		60		70	
Clothesline	Rope - 100 ft.	1/2		1/2		1/2		1		1		1		1	
Dust Pan	each	1/4		1/4		1/4		1/2		1/2		1/2		1/2	
Insect Powder	12 oz can	2		2		2		3		3		3		3	
Moth Preventative	1 lb.	3		3		3		4		4		6		6	
Paper Napkins	30/pkg.	2		2		3		3		4		4		6	
Wax Paper	125 ft. roll														
Scouring Balls	Metal - each	3		3		4		4		6		6		6	
Vinegar	qt.	2		3		3		4		4		5		6	

PERSONAL INCIDENTALS:
(Personal Care Required per Year by Individuals)

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MEN AND BOYS

ITEM	AVERAGE UNIT PRICE	ADULT MAN		BOY - 13 & OVER		BOY - 7 - 12		BOY - 2 - 6	
		ANNUAL REPLACEMENT	ANNUAL COST	ANNUAL REPLACEMENT	ANNUAL COST	ANNUAL REPLACEMENT	ANNUAL COST	ANNUAL REPLACEMENT	ANNUAL COST
Haircut	\$	12	\$	12	\$	10	\$	8	\$
Comb		1		1		1		1	
Hairbrush		1/2		1/2		1/2		1/2	
Toothbrush		2		2		3		3	
Razor		1/2		1/2		-		-	
Razor Blades 5 per pkg.		40		40		-		-	
Shaving Brush		1/2		1/2		-		-	
Shaving Soap		4		4		-		-	
Toothpaste		2		2		3		3	
Toilet Soap		12		12		15		15	
Stamps		104		104		-		-	
Stationery-48 env. 1 pkg. paper		2 ea.		2 ea.		-		-	
Shaving Lotion-6 oz.		.50/wk.		.50/wk.		.25/wk.		.25/wk.	
Miscellaneous Items*									
Medicine Chest Supplies									
TOTAL									

WOMEN AND GIRLS

ITEM	AVERAGE UNIT PRICE	ADULT WOMAN		GIRL - 13 & OVER		GIRL - 7 - 12		GIRL - 2 - 6	
		ANNUAL REPLACEMENT	ANNUAL COST	ANNUAL REPLACEMENT	ANNUAL COST	ANNUAL REPLACEMENT	ANNUAL COST	ANNUAL REPLACEMENT	ANNUAL COST
Haircut		6		6		6		2	
Hair Grooming Items		1		1		-		-	
Comb		1		1		1		1	
Hairbrush		1/2		1/2		1/2		1/2	
Toothbrush		3		3		3		3	
Toothpaste		2		2		3		3	
Toilet Soap		12		12		15		15	
Sanitary Sup.		12		12		-		-	
Sanitary Belt		2		2		-		-	
Face Powder (1 oz.)		2		1		-		-	
Deodorant Cream (1 oz.)		2		1		-		-	
Lipstick		2		1		-		-	
Miscellaneous Items*		.50/wk.		.50/wk.		.25/wk.		.25/wk.	
Nail File		1		1		-		-	
Cleansing Tissue(200)		4		4		-		-	
Hairpins or Bobbie pins		1 pkg.		1		1		1	
Stamps		104		104		-		-	
Stationery-48 env. 1 pkg. paper		2 ea.		2 ea.		-		-	
Medicine Chest Supplies									
TOTAL									

* SUCH MISCELLANEOUS NECESSARY EXPENDITURES AS NEWSPAPERS, AND OTHER READING MATERIAL, CHURCH AND OTHER GROUP ACTIVITIES.

PERSONAL INCIDENTAL STANDARD FOR PATIENTS IN PRIVATE MEDICAL INSTITUTIONS

<i>Men</i>					<i>Women</i>				
ARTICLES	QUANTITY	UNIT PRICE	ANNUAL REPLACEMENT	ANNUAL COST	ARTICLES	QUANTITY	UNIT PRICE	ANNUAL REPLACEMENT	ANNUAL COST
Haircuts	10		10		Haircuts	2		2	
Comb	1		1		Comb	1		1	
Shaving Soap	3		3		Hairbrush	1		1/4	
Razor Blades 5 blades per pkg.	30 pkg.		30 pkg.		Toothpaste 5 oz. tube	3		3	
Cleansing Tissue (200's)	6 bxs.		6 bxs.		Toothbrush	2		2	
Toothpaste 5 oz. tube	3		3 tubes		Cleansing Tissue (200's)	6 bxs.		6	
Toothbrush	2		2		Stamps	104		104	
Miscellaneous Items *			.50/wk.		Stationery	48 env. 1 pkg. paper		2 each	
Stamps	104		104		Deodorant 2 oz.	1		1	
Stationery	48 env. 1 pkg. paper		2 each		Facepowder	1		1	
Cleaning Sweaters & Bathrobes	4		4		Lipstick	1		1	
					Miscellaneous Items *			.50/wk.	
					Cleaning Sweaters & Bathrobes	4		4	

PERSONAL INCIDENTAL STANDARD FOR PATIENTS IN PUBLIC MEDICAL INSTITUTIONS

Toothpaste 5 oz. tube	3		3		Toothpaste 5 oz. tube	3		3	
Miscellaneous Items *			.50/wk.		Hairbrush	1		1/4	
Cleaning Sweaters & Bathrobes	4		4		Miscellaneous Items *			.50/wk.	
Stamps	104		104		Deodorant - 2 oz.	1		1	
Stationery	48 env. 1 pkg. paper		2		Lipstick	1		1	
					Facepowder	1		1	
					Cleaning Sweaters & Bathrobes	4		4	
					Stationery	48 env. 1 pkg. paper		2 each	
					Stamps	104		104	

* SUCH MISCELLANEOUS NECESSARY EXPENDITURES AS NEWSPAPERS AND OTHER READING MATERIAL, CHURCH AND OTHER GROUP ACTIVITIES.

MEDICINE CHEST

Standards & Sources 28

List-Family of 4 for 1 year

- 1 - Clinical Thermometer (stubby)
- 2 - pkgs. 5 yds. Sterile Gauze
- 12 - pkgs. 1" Bandage
- 6 - pkgs. 1" Adhesive Plaster
- 6 - pkgs. 1" Compresses (sterile) on Adhesive
- 2 - pkgs. $\frac{1}{4}$ lb. Surgical Cotton
- 1 - Ice Bag
- 1 - Hot Water Bag
- 1 - Fountain Syringe
- (1 - Hot Water Bag and Fountain Syringe Combination)
- (1 - Hot Water Bag and Ice Cap Combination)

- 4 - 1 pts. Rubbing Alcohol 70%
- 2 - 2 oz. Bottles Aromatic Spirits Ammonia
- 1 - 4 oz. Box Boric Acid Powder
- 1 - Tube Tannic Acid Jelly
- 2 - Bottles Plain Vaseline
- 2 - $\frac{1}{2}$ oz. Bottles Dilute 2% U.S.P. Tincture Iodine
- 2 - 8 oz. pkgs. Epsom Salts
- 2 - 12 oz. Bottles Milk of Magnesia
- 1 - 1 lb. Boxes Baking Soda (Bicarbonate of Soda)
- 2 - Bottles - 100 Tablets - Acetyl Salicylic acid grs. V

FUEL FOR HEATING - COAL

Standards & Sources 39

Standards for coal when used for "room warming, cooking, and water heating", have been revised. The new standard reflected in the attached schedule is that outlined in "Quantity Budget for Basic Maintenance and Emergency Standards of Living" by E. L. Stecker. The Stecker maintenance standard for "long, cold winter" was selected to insure adequate heating for babies as well as for the aged and incapacitated. These standards have been found adequate for the purposes of "room warming, cooking, and water heating" by the Stecker consumption studies for the seven months in which heat is normally required as well as for cooking and water heating in the remaining five months. Therefore, it is no longer necessary to include in the schedule of allowances the listing for "coal or wood range" and "additional stove" which were formerly used. Computations for the coal schedule are based on actual price samplings made by the Department during August 1946. The same schedule is applicable throughout the State.

I - COAL

Rooms	Stecker Maintenance - Long, cold winters (7 months heating)
2	-----tons
3	3 $\frac{1}{2}$ tons
4	4 tons
5	4 $\frac{1}{2}$ tons
6	5 tons
7	

II - FUEL OIL: (7 months heating)

Rooms	
2	562 gallons
3	675 gallons
4	825 gallons
5	1012 gallons
6	1162 gallons
7 or more	1350 gallons

\$5 should be added for kindling and matches.

III - KEROSENE: (7 months heating)

1 burner stove	200 gallons
2 burner stove	400 gallons

IV - WOOD:

No extra allowance is authorized where wood is used for cooking. The allowances otherwise provided for the foregoing types of fuel are considered adequate to cover necessary expenditures where wood is used separately for cooking, since some economics will be experienced in the purchase of fuel for heating when wood is used as a cooking fuel.

Kindling and matches have been taken into consideration in estimating the fuel requirements and a fixed allowance of \$5 per year has been figured into the fuel allowance stated in the attached schedules for families of any size.

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Revised 12/53

STANDARDS FOR UTILITIES

COOKING

No. of Persons	Gas (1) Therms	Bottle Gas Pounds	Oil Gallons	Kerosene Gallons	Coal Tons
1-2	6-7	15-20	5-7	5-7	.100
3-5	8-8.5	30-40	7-10	7-10	.125
6 or more	9-9.5	40-45	10-12	10-12	.250

WATER HEATING

No. of Persons	Gas Therms	Bottle Gas Pounds (cooking & Water Heating)	Oil Gallons	Kerosene Gallons	Coal Tons (cooking & Hot Water Heating on back of range)
1-2	13-16	16-24	18	18	.167
3-5	16-19	60-75	20	20	.333
6 or more	22-26	80-90	25	25	.500

ELECTRICITY

No. of Persons	Lighting (2) (KWH)	Lighting & Major Appliances (KWH)
1-2	25-30	45
3-5	40-45	60
6 or more	50-55	70

REFRIGERATION:

The blanket allowance for all types of refrigeration in the amount of \$1.50 is based on the following:

- 30 KWH when electricity is used for refrigeration
- 9 Therms when gas is used for refrigeration
- 500 pounds of ice per month when ice is used for refrigeration

- (1) Therm - A quantity of heat equal to 100,000 Btu. The number of therms in a given volume of gas is determined by multiplying the number of cubic feet of gas by the average Btu per cubic feet and dividing the product by 100,000. For example, 850 cubic feet of gas having a heating value of 1060 Btu per cubic feet is equivalent of 9 Therms.
- (2) Lighting includes miscellaneous appliances such as toasters and radios, etc.